

Doorhanger - Front



**ALPHA**  
CLAIMS CONSULTANTS

**EXPERT IN ALL  
TYPES OF PROPERTY  
DAMAGES**

**STORM DAMAGE**  
Roof | Wind | Rain

**FIRE**  
House | Kitchen | Smoke

**THEFT/VANDALISM**  
Break-Ins | Robbery

**WATER**  
Flood | Plumbing | Leaks

**KEVIN LUGO, P.A.**  
LICENSE: W581990  
Klugo@alpha.claims  
**954.448.2510**

This is a solicitation for business. If you have had a claim for an insured property loss or damage and you are satisfied with the payment by your insurer, you may disregard this advertisement.

Doorhanger - Back



**ALPHA**  
CLAIMS CONSULTANTS

**737%  
HIGHER**

**\$17,187**

**CLAIMS  
RESULTS  
WITH A  
PUBLIC  
ADJUSTER**

**\$2,029**

**CLAIMS RESULTS  
WITHOUT A  
PUBLIC ADJUSTER**

Source: Office of Program Policy Analysis and Government Accountability (OOPAGA) Data refers to the median (50th percentile or typical)

**FREE PROPERTY  
INSPECTION & COVERAGE  
EVALUATION**

**"WE DON'T COLLECT, YOU DON'T PAY"**

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**One of the most highly experienced and most recommended public adjusters residing in the South Florida area.**

As a public adjuster it's my job to negotiate on your behalf with your insurance company. We get you the maximum amount of value for any damage your home has sustained. We offer a free property inspection to assess the damage ourselves and handle filing the claim so you never have to deal with the insurance company, to ensure maximum value.

**FREE Property Inspection & Coverage Evaluation**



**EXPERT IN ALL TYPES OF  
PROPERTY DAMAGES**



License & Insured



Professional



Quality Service

**Kevin Lugo, P.A.**

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**KEVIN LUGO  
PUBLIC ADJUSTER**

**Damages To Your Property?**

New Claims | Denied Claims | Underpaid Claims

**www.alpha.claims**



# HAS YOUR HOME SUFFERED ANY OF THE FOLLOWING DAMAGES?



## Storm Damage

Hurricane, Wind, Rain



## Fire Damage

House, Kitchen, Smoke



## Theft/Vandalism

Break-In, Robbery, Damage



## Water Damage

Flood, Plumbing, Leaks



## Mold Damage

Leak, Fire Control, Storm



## Roof Damage

Shingles, Sheathing, Structure

## According to Oppaga, a Government Study:

Policyholders with public adjuster representation typically received higher settlements than those without public adjusters.

The difference in payments was larger for claims related to 2005 hurricanes, with public adjusters claims resulting in payments that were **747%** higher.

For non-catastrophe claims, policyholders who used public adjusters received an estimated **\$9,379** on their claims, compared to **\$1,391** for those policyholders that did not use a public adjuster (difference of **574%**).

### See full report:

<https://oppaga.fl.gov/Documents/Reports/10-06.pdf>

**Our Alpha Claims Consultant will handle your claim, expedite and maximize your return of losses.**

