

## **Making an Insurance Claim After a Storm**

The following tips may be helpful when filing and settling an insurance claim following a disaster. Remember, you bought insurance to take care of emergencies and you should be satisfied with the way insurance companies honor their part of the contract.

It is up to you to make sure that you fully understand what your insurance policy covers, deductibles, and the amounts of coverage. Contact your insurance agent and request a meeting to discuss your insurance coverage. Standard homeowners insurance does not cover damage caused by rising water. If you live in a low lying area, a flood zone or storm surge area, you should purchase Flood Insurance.

It is very important that you have an inventory of all items in your home. That inventory should include a description of the item, serial and model numbers, original purchase price and a picture of the item. Keep this inventory in a safe place or take it with you if you evacuate. This will make it easy to prove your losses and ensure that you claim everything that was lost or damaged.

### **Making a Claim**

1. Contact your insurance agent as quickly as possible. Let them know about your losses. If you are relocated temporarily, provide the address and phone number that you can be reached. The claim process may begin in one of two ways. Your insurance company may send a claim form for you to complete or an adjuster may visit your home first, before you are asked to fill out any forms.
2. Take pictures of the damage, if possible, before beginning repairs. If you repair small items such as TV antennas, window covering, or fences before the adjuster arrives, it may be difficult to prove the damage. Pictures can also be used as evidence for tax deductions.
3. Protect you property from further damage or theft. Patch roofs temporarily. Cover broken windows or holes in walls with plywood, canvas or plastic. If household furnishings are exposed to weather, move them to a safe location for storage. Save receipts for what you spend and submit them to your insurance company for reimbursement. Do not make permanent repairs without first consulting your agent. Unauthorized permanent repairs may not be reimbursed.
4. Most homeowners policies cover additional living expenses. Your insurance company should advance you money if you need temporary shelter, food, and clothing because you can no longer live in your home and your clothes have been ruined. They will also advance you money if you need to replace major household items immediately to continue living there.
5. Keep receipts for everything you spend. Make sure the check for additional living expenses is made out to you and not your mortgage company, bank or other lender. This money has nothing to do with repairs to your home and you may have difficulty depositing or cashing the check without their signature.
6. If your car was damaged and you have "comprehensive" coverage in your auto insurance policy, you should also contact your auto insurance company.





7. Keep accurate records:

8. A list of cleaning and repair bills, including materials and the cost of rental equipment.

9. A list of any additional living expenses you incur if you have to temporarily move out of your home due to severe damage. Keep all motel and restaurant receipts as well as car rental receipts.

10. A list of all actual losses, including furniture, appliances, clothing, paintings, artifacts, food and equipment, regardless of your intent to replace the objects. Photographs of ruined homes or objects are excellent evidence for later documentation.

11. Try to document the value of each item lost. Bills of sale, canceled checks, charge account records and insurance evaluations are good evidence. If you have no such records, estimate the value, and give the place and date of purchase.

### **Preparing for the Adjuster**

12. An adjuster is a person professionally trained to assess the damage. The more information you have about your possessions, the faster your claim can be settled. Your home inventory will be of great benefit.

13. Have your list of damaged items and any pictures of the damage ready for the adjuster. Don't forget to list every item including clothing, sports equipment, tools, china, and linens, etc.

14. Don't throw away damaged items because the adjuster will want to see them.

15. Identify the structural damage to your home and other buildings on your property. Make a list of everything you want to show the adjuster when they arrive. In some cases, the adjuster may recommend hiring a licensed engineer or architect to inspect the property to ensure it is safe. You should also get the electrical system checked. Most insurance companies will pay for these inspections.

16. If possible, get written bids from reliable, licensed contractors on the repair work. This should make adjusting the claim faster and simpler. Beware of door-to-door salesmen. Sometimes undependable workers enter a damaged area, make cheap repairs, and leave before residents discover that the repairs are inadequate. Contact the local Construction Competency Board for information on local contractors.

17. Remember, homeowners insurance policies usually don't cover flood damage (rising water) but they do cover other kinds of water damage. For example, they would generally pay for damage from rain coming through a hole in the roof or a broken window as long as the hole was caused by a hurricane or other disaster covered in the policy. You will need a separate flood insurance policy to cover flood damage from any rising water. Contact your insurance agent regarding your coverage and the need for flood insurance.



18. If your home was severely damaged, you may have to rebuild sections in accordance with current building codes. In some cases, complying with the current code may require a change in design or building materials and may cost more. Generally, homeowners insurance policies will not pay for these extra costs. Some insurance companies offer an endorsement that pays for a specified amount toward such changes.

19. Most insurance companies will pay for removal of trees that have fallen on your home, but they will not pay for to remove trees that have fallen and haven't caused any damage to your home. Neither will they pay to replace trees or shrubbery that have been damaged.

20. Don't be in a hurry to settle your claim. Although you may want to have your damage claim settled as quickly as possible, it is sometimes advisable to wait until all damage is discovered. Damages which have been overlooked in an early estimate may become apparent later. If you are dissatisfied with the settlement offer, talk things over with your agent and adjuster. Unresolved disputes or dissatisfaction with your insurance company should be reported to the Florida Insurance Commissioner's Office.



Remember, now is the time you should get an "insurance checkup". Contact your insurance agent and make sure that you know and understand what your policy covers and doesn't cover. After a disaster is not the time for surprises and finding out that you are not covered for losses.