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## Filing Insurance Claims

The following steps should be taken to file an insurance claim for disaster damage to your home or property.

### Tips

- ▶ Call your insurance agent immediately. Find out:
  - Whether the damage is covered under the terms of your policy.
  - How long you have to file a claim.
  - Whether your claim exceeds your policy's deductible.
  - How long it will take to process the claim.
  - If you will need estimates for repairs.
- ▶ Keep a record of all calls, including person's name and the date and time of the call.
- ▶ It's important to follow up on your call with a letter detailing the problem. Keep a copy of the letter.
- ▶ Begin cleanup and salvage as soon as possible. Don't wait for the insurance agent or adjuster. But do take photos or video BEFORE any cleanup for use as an inventory.
- ▶ Keep damaged materials for proof of loss.
- ▶ Leave phone number or e-mail where you can be reached when the insurance adjuster arrives.
- ▶ The adjuster will assess the damages to the home. The owner should sign proof-of-loss statement. Additional damage can be added when found.
- ▶ If your property is looted, contact the police immediately. Tell them what was stolen. This report may be needed to file an insurance claim for theft, distinct from the disaster damage claim.
- ▶ Protect your property from further damage by making temporary repairs. Save receipts for reimbursement.
- ▶ If your home is uninhabitable, save all receipts relating to your temporary lodging and food. Other items typically covered include telephone or utility installation costs in a temporary residence, and extra transportation costs.
- ▶ Make a detailed list of damaged articles. Include description of the item, approximate date of purchase and what it would cost to replace or repair. Don't forget to include the contents of closets, drawers and garages/carports.

- ▶ Provide any information the adjuster requests to process your claim. Keep a copy of all information for your own records.
- ▶ Review the settlement steps outlined in your policy. If you are offered an on-the-spot settlement, you can accept the check right away. Later on, if you find other damage, you can "reopen" the claim and file for an additional amount. Most policies require claims to be filed within one year of the disaster.
- ▶ If you're dissatisfied with the proposed settlement offer, contact your agent or your insurance company's claims department manager. Make sure you have figures to back up your claim for more money. If you and your insurance company still disagree, most insurance policies allow for an independent appraisal of the loss. In this case, both you and your insurance company hire independent appraisers who choose a mediator. The decision of any two of these people is binding. You and your insurance company each pay your appraiser and share the other costs.
- ▶ Some insurance companies may offer you a slightly different way of settling a dispute called arbitration. When settlement differences are arbitrated, a neutral arbiter hears the arguments of both sides and then makes a final decision.

If you don't know how to contact your insurance agent, the Louisiana Department of Insurance has a list of the major insurance companies operating in Louisiana and contact phone numbers on its Web site [www.ldi.state.la.us](http://www.ldi.state.la.us). If you can't reach your company or if you have problems with your claim, contact the department at 800.259.5300 or 225.342.5900.



After your claim has been settled and the repair work is underway, take time to reevaluate your insurance coverage. For example, was your home or property adequately insured? Did you have replacement cost coverage for your personal property? Talk to your insurance agent or company representative about possible changes.

Build stronger next time. When you are ready to think about rebuilding, carefully consider where

you should rebuild, and then ask your builder about adding features that would increase your home's disaster-resistance.

Building codes require structures to be built to certain minimum standards. In areas likely to be hit by hurricanes, for example, homes must be constructed to withstand high winds. If your home was damaged and was not in compliance with current

building codes, you will likely have to rebuild the damaged sections in accordance with current codes.

In some cases, complying with building codes may require a change in design or building materials and may be more costly. Generally, homeowner's insurance policies do not pay for these extra costs, but some insurance companies offer an endorsement that pays a specified amount toward such change.

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This material is based upon work supported by  
the Cooperative State, Research, Education  
and Extension Service, U.S. Department of  
Agriculture, under Award No. 2006-41210-03363.

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Pub. 2949-G (100M) 5/06

Issued in furtherance of Cooperative Extension work, Acts of Congress  
of May 8 and June 30, 1914, in cooperation with the United States  
Department of Agriculture. The Louisiana Cooperative Extension  
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