

After hurricanes, the business of rebuilding lives means navigating the insurance claims process

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Now that the threat of Hurricanes Helene and Milton has receded, millions of homeowners and business-owners across Florida and the Southeastern U.S. are faced with traversing the often long and laborious process of using insurance to rebuild their lives.

Immediately after disasters like these, property insurance is likely not top of mind as people secure their safety and basic needs, but insurance claims are part of the process of resetting.

Many buy the policies in hope they can help protect them when disaster strikes. But oftentimes insurance doesn't cover what the policy holder thinks it does — or thinks it should.

Many policies have payouts in complicated percentage formulas.

For example, if your roof is damaged, your policy may spell out different deductibles depending on the roofing material, the age of the roof and even the wind speed from the damage event, and the percentage paid out may be based on the insured value versus the cost of replacement, said Amy Bach, executive director of the consumer advocacy group United Policyholders.