

Be Prepared to Push Insurance Companies for Fair Treatment After Hurricane Harvey, UP Advises

BusinessWire

United Policyholders Offers Texans Free Home Inventory App, Provides Guidance to Residents for Before and After the Storm

As Gulf Coast communities brace for Hurricane Harvey, the national insurance consumer non-profit United Policyholders UP) has a special message for Texans: “Be prepared to push for a fair and full insurance settlement if your home sustains damage.” The group says that it has seen too many disasters in which residents face a second nightmare after the storm passes and they start dealing with their insurance companies.

“We hope the storm weakens, but if it doesn’t, history tells us that families may need to fight to get the protection they’ve paid for,” said UP’s Executive Director Amy Bach.

Texas residents may actually face more post-storm challenges than others around the country, according to UP. “Texas families pay high homeowners insurance premiums but often have less coverage than they need and high deductibles, which means many folks are not as protected as they might think.

Additionally, many residents don’t have flood coverage, and they may find their insurer unwilling to pay for any damage,” said Texas-based UP Board member Jim Beneke.

“On top of that, a new law took effect earlier this year that makes it much harder for insurance consumers to fight back if they get lowballed on claims,” Bach cautioned.

UP tips draw on the non-profit organization’s 25-plus years helping disaster victims get fair claim payouts and navigate the road to recovery:

A few steps BEFORE the storm will improve and speed the recovery process:

Move valuables and items up from lower levels and away from doors and windows

Find a copy of your insurance policy, take it with you if you evacuate, along with photos and irreplaceable items

Use UP's free home inventory app to photo document your home inside and out. Spending a few minutes taking pictures now will save you months of agony if your home is damaged

AFTER the storm has passed, UP recommends that residents return home as soon as it is safe to do so:

Dry out ASAP. Do your best to prevent mold and further damage.

Seek out qualified local repair pros to inspect and estimate

If your property was damaged, start a recovery journal and focus on creating a scope complete inventory) of everything that was damaged and what it will cost to repair or replace

Check your policies and deductible and don't file an insurance claim until you are reasonably sure damage will exceed your deductible and be covered.

If your damage exceeds applicable deductibles, FILE YOUR CLAIM ASAP AND BEFORE SEPTEMBER 1ST to avoid the extra hassles from a new Texas law)

If you file a claim and your insurer denies it, get a clear and detailed explanation of their position in writing. Use UP's online library for suggestions on Speaking UP and sample letters to help you communicate effectively with your insurer. Claim and coverage disputes are rarely black and white or simple.

Get qualified help when you need it.

Beneke adds, "Home and renters policies exclude some but not all types of water damage. Damage from sewer and drain backup may be covered, depending on exact wording. If wind or falling trees cause damage to pipes or contribute to water getting in, that helps with coverage."

For more detailed guidance, visit UP's Claim Help Library