

Water Damage - Business Owners

KATRINA ARCHIVE

Editor's Note: some of the information in this library may be superseded or outdated. For more information visit the [Katrina \(Water Damage\) Library](#) homepage.

A. Basic Tips and Information re Business Insurance

- [Clock is Ticking on Storm Claims \(pdf\)](#)
- [Securing a Full Insurance Recovery After Natural Disasters \(pdf\)](#)
- [Getting Mortgage Lenders To Sign Off](#)
- [Twelve Tips \(pdf\)](#)
- [Claim Guide by Dickstein et al. Law Firm \(pdf\)](#)
- [What Should I Do If My Property Is Flooded? \(pdf\)](#)
- [Hurricane and Windstorm Deductibles](#)

B. Insured Items

- [Fine Print Exclusions \(NPR Story\)](#)
1. Damage to Business Premises
 - [Hurricane and Windstorm Deductibles](#)
 - [Argue for insurers to advance 20% Overhead & Profit \(pdf\)](#)
 2. Damage to Inventory
 - [Wind Versus Flood Coverage and Hurricane Katrina \(pdf\)](#)
 3. Lost Profits Due to Business Interruption
 - [Wind Versus Flood Coverage and Hurricane Katrina \(pdf\)](#)

C. Types of Perils and Events

1. Wind

- [Louisiana Hurricane Impact Atlas—2005 \(pdf\)](#)
- [Was It Wind or Water \(pdf\)](#)
- [Different Types of Policies in the Gulf Region](#)
- [Levee breaks as a factor](#)
- [Wind Versus Water: Why “Proximate Cause” Should Help Not Hurt \(pdf\)](#)
- [State Farm: We’re Paying Wind Damage Claims, www.claimsguides.com, April 7, 2006](#)
- [Miss. vs. State Farm re: Wind \(pdf\)](#)

2. Flood

- [FEMA May 7, 2004 Memo re. Flood Claim Rules \(pdf\)](#)
- [What Should I Do If My Property Is Flooded? \(pdf\)](#)
- [Sample Flood Insurance Policy \(pdf\)](#)
- [Recent Case re: NFIP /Leasehold Improvements](#)
- [NFIP Bulletin re: Proof of Loss \(pdf\)](#)
- [Different Types of Policies in the Gulf Region](#)
- [May ’05 Memo re: Flood Claim Rules](#)
- [Bad Faith/Flood Insurance \(pdf\)](#)

3. Business Interruption

- [Disaster and Business Interruption Coverages](#)
- [Biloxi casino’s business interruption coverage](#)
- [Getting Back to Business \(Interruption\)](#)
- [Business interruption insurance claims could account for half of the commercial losses from Katrina](#)

D. Valuing Your Claim and Dealing with Adjusters

- [Disaster and Business Interruption Coverages \(pdf\)](#)
- [Securing a Full Insurance Recovery After Natural Disasters \(pdf\)](#)
- [Don’t Get Shortchanged on Katrina Cover \(pdf\)](#)
- [Negotiating \(pdf\)](#)
- [Tempers Flare as Agents Assess Storm’s Damage \(pdf\)](#)
- [Claim Guide by Dickstein et al. Law Firm \(pdf\)](#)
- [Why Katrina Won’t Flood Insurance Co.’s](#)
- [Washington Post – Claim Delays](#)

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the “Find Help” section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/claim-guidance-publications/water-damage-business-owners/> Date: March 15, 2026

- [Prof. Adam Scales' Predictions](#)
- [Twelve Tips \(pdf\)](#)

E. Sample Declarations Page and Forms

- [Sample Attorney-Client Fee Agreement \(pdf\)](#)