

# 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*Editor's Note: some of the information in this library may be superseded or outdated.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](#)

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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 \(pdf\)](#)