

# Water Damage - Home/Property 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*Editor's Note: some of the information in this library may be superseded or outdated.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 & Information re: coverage for hurricane damage under a homeowners insurance policy.**

- [Clock is Ticking on Storm Claims \(pdf\)](#)
- [General Claim Tips](#)
- [Insurance claim help for Louisiana citizens \(pdf\)](#)
- [Dwelling Claim Tips](#)
- [Contents Claim Tips](#)
- [Negotiating, MarketWatch, 2005 \(pdf\)](#)
- [Getting Mortgage Lenders To Sign Off, Louisiana State Government](#)
- [A Guide for Individuals To Insurance Coverage for Losses from Hurricane Katrina, Dickstein, Shapiro, Morin & Oshinsky, LLP, 2005. \(pdf\)](#)
- [Arguing for Coverage - Americans for Insurance Reform, September, 2005](#)
- [Insurance Tips for Survivors of Hurricane Katrina, Jeannine Chanes, Esq., 2005 \(pdf\)](#)
- [Tips for Policyholders from the Louisiana Department of Insurance \(pdf\)](#)
- [Mortgage tips from Consumer Reports](#)
- [Is Your Home Properly Covered for a Disaster, Insurance Information Institute \(pdf\)](#)
- [Plaintiffs Crowd Civil Courthouse, www.nola.com, Aug. 29, 2006](#)

### **B. Insured Items**

- [Fine Print Exclusions, NPR Story, September 16, 2005](#)
  1. Damage to Home
    - [General Claim Tips](#)
    - [Hurricane and Windstorm Deductibles, Insurance Information Institute](#)
  2. Damage to Personal Property and Belongings

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Source: <https://uphelp.org/claim-guidance-publications/water-damage-home-property-owners/> Date: April 5, 2025

- [Contents Claim Tips](#)
- [Inventory/Personal Property Claim Worksheets \(Excel doc\)](#)
- 3. Damage to “Other Structures” (Garages, Retaining Walls, Swimming Pools, etc.)
  - [Dwelling Claim Tips](#)
- 4. Damage to Trees, Shrubs, Landscaping
  - [General Claim Tips](#)
- 5. Additional/Temporary Living Expenses
  - [Dwelling Claim Tips](#)
- 6. Debris Removal/Clean Up
  - [General Claim Tips](#)

## C. Types of Perils and Events

### 1. Wind

- [Louisiana Hurricane Impact Atlas – 2005, Louisiana Geographic Information Center \(pdf\)](#)
- [Was it Wind or Water, The New York Times, September 21, 2005 \(pdf\)](#)
- [Different types of policies in the Gulf Region: Hurricane Season and Insurance Coverage, cms.nationalunderwriter.com](#)
- [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

- [Flood Claim Rules, FEMA memo, May 7, 2004 \(pdf\)](#)
- [Special Katrina Flood Claim Rules, FEMA memo, September 21, 2005 \(pdf\)](#)
- [Waiver of the Proof of Loss Requirement in the Standard Flood Insurance Policy \(SFIP\) \(pdf\)](#)
- [What Should I Do If My Property Is Flooded? \(pdf\)](#)
- [Standard Flood Insurance Policy, National Flood Insurance Program, FEMA \(pdf\)](#)
- [Flood Policy Bulletins, National Flood Insurance Program](#)
- [Recent Case re: NFIP /Leasehold Improvements: Leasehold Improvements Insurable under Building Coverage, cms.nationalunderwriter.com](#)
- [Waiver of the Proof of Requirement in the Standard Flood Insurance Policy \(SFIP\), FEMA memo, August 31, 2005 \(Loss Reqpdf\)](#)
- [Different types of policies in the Gulf Region: Hurricane Season and Insurance Coverage,](#)

[cms.nationalunderwriter.com](https://cms.nationalunderwriter.com)

- [Rand Study Says Few Homeowners Buy Flood Insurance When It Is Not Required, www.rand.org, March 13, 2006](https://www.rand.org)
- [Bad Faith/Flood Insurance \(pdf\)](#)

3. Looting and Theft

4. Fire

#### **D. Lost or Missing Policies**

- [Tips for Policyholders from the Louisiana Department of Insurance \(pdf\)](#)

#### **E. Life Insurance Policies**

#### **F. Valuing Your Claim and Dealing with Insurance Adjusters**

- [Negotiating, Market Watch, September 9, 2005 \(pdf\)](#)
- [Claim Adjuster Info, Wall Street Journal, September 13, 2005 \(pdf\)](#)
- [Why Katrina Won't Flood Insurance Companies, www.slate.com, September 6, 2005](#)
- [Insurance Industry is Well Positioned to Keep Its Financial Commitments to Gulf Coast Residents, ATLA, September 27, 2005](#)
- [Claim Delays, Washington Post, September 29, 2005](#)
- [Insurance Litigation Predictions, Professor Adam Scales, writ.news.findlaw.com, September 19, 2005](#)
- [Twelve Tips to Secure Insurance Coverage for the Katrina Disaster, Anderson, Kill & Olick, P.C. \(pdf\)](#)
- [Insurance for Katrina Damage, PBS, NewsHour with Jim Lehrer, September 27, 2005](#)
- [S. Fla., Insurers, Adjusters Backlogged With Damage Claims from Wilma, Insurance Journal, December 2, 2005](#)
- [Post Disaster Building Costs Jump, www.nola.com, December 15, 2005](#)

#### **G. Sample Declarations Page and Forms**

- [Sample Attorney-Client Fee Agreement \(pdf\)](#)
- [Standard Flood Insurance Policy, National Flood Insurance Program, FEMA \(pdf\)](#)

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