

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Editor's Note: some of the information in this library may be superseded or outdated.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

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-home-property-owners/> Date: June 30, 2022

- [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,](#)

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-home-property-owners/> Date: June 30, 2022

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 \(pdf\)](#)

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-home-property-owners/> Date: June 30, 2022