

[Here are the steps to take if your home, business was damaged by the Givaudan explosion](#)

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Residents of the Clifton neighborhood experienced broken windows and doors, roof and vehicle damage, and flying debris Tuesday after an explosion at the Givaudan Sense Colour industrial facility that left two employees dead and several injured.

If your property has been damaged due to this explosion, understanding the claims process, and how to pursue property damage compensation, may feel overwhelming but there are steps you can take to help with the repair process.

Nick Clark, a partner at Nelson Insurance Agency, tells the Courier Journal the company involved, Givaudan should provide a hotline for home and business owners affected by the explosion but until that time there are other steps you should take immediately.

“This is going to be a sticky wicket,” Clark said. “I imagine there will be 50 or 60 insurance companies involved because of the nature of this situation.”

During a news conference Wednesday, Louisville Mayor Craig Greenberg urged home and business owners near the explosion site not to disturb debris that may have ended up on their property.

“We’re asking folks who live around this incident site, around the Payne Street location, and whose homes may have been damaged, please do not remove any debris that’s in your yard,” Greenberd said. “Please do not touch any of the damage and contact Metro Safe immediately. If you have debris in your yard, or believe your home has damage, please reach out to us at 502-574- 2117.”

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If you are financially able, Greg Branzel, a strategic advisor with Louisville's Schwartz Insurance Group, recommends holding off on filing a claim with your homeowner's insurance company.

"I would hope Givaudan would provide a hotline in the next couple of days where you can directly file a claim," he said. "That would be the best scenario in my opinion."

However, this doesn't mean you shouldn't also contact your homeowner's or business insurance company.

"I would definitely suggest calling your insurance agent and let them know immediately what has happened," Clark said. "Not necessarily to file a claim at this time but to ask their advice on the next steps."

Here are steps to follow if you've experienced home or property damage due to the explosion. What should I do if I've suffered property damage due to the explosion?

The first thing you should do is assess the extent of the damage. This is critical not only for your safety but also for ensuring you have all the necessary evidence to support your claim.

"Keep a written record of the day and time of the damage," Clark said. "The more detail you can provide the better."

Inspect your home or business for structural damage such as cracks in walls, broken windows, or damage to the roof. Additionally check for damage to systems like plumbing, electrical, or heating plus, trees, fences, or damage to the exterior of your home like a deck.

Even if something seems minor, it's important to document it, as some issues may worsen over time or lead to future problems.

Business owners could go beyond the physical building. Loss of inventory, destruction of critical equipment, or the inability to operate can have a financial impact.

All of these factors need to be documented. Use your phone to take detailed photos and videos of any damage you find. This documentation will be key when you're filing your homeowner's or business

insurance claim or seeking compensation from Givaudan.
How do you report property damage after the explosion?

Once you've assessed the damage, it's time to report it. Reporting property damage after explosion incidents as soon as possible is critical to ensure you meet any insurance company deadlines and prevent delays in your claim.

For homeowners: Contact your homeowner's insurance company immediately, which will likely send out an adjuster to evaluate the damage and determine how much compensation to which you're entitled. Be prepared to provide them with all the documentation you've gathered.

For business owners: Along with your commercial property insurance, you might also need to contact your business interruption insurance provider. This is important if you have a loss of income in your policy due to the inability to operate.

Make sure to keep a copy of every report you submit, whether it's to your insurer, local authorities, or other agencies. The paper trail is your best defense in case of disputes later on.
How do you file an explosion insurance claim?

The next step is to file your explosion insurance claims. This process can be complicated and to increase your chances of a smooth resolution, it's important to be organized and prepared.

Homeowners affected by the explosion will typically file claims under their homeowner's insurance policies. However, depending on the terms of your policy, certain types of damage might not be fully covered.

For instance, some policies may cover the structural damage to your home but may exclude additional living expenses if you need to relocate during repairs. Make sure you review your policy carefully to understand what is and isn't covered.

Filing a business insurance claim is more complex because it can involve multiple policies, such as property insurance for physical damage and business interruption insurance to cover loss of income. The business impact from an explosion goes beyond physical damage — it affects the livelihood of your

business, and filing both claims correctly is essential for recovering financially.
How do understand property damage compensation?

Understanding what property damage compensation includes can help you set realistic expectations for the claims process.

“You will be compensated for the value of what you own at the time of the damage,” said Clark. “This means you won’t be able to order very expensive windows as a replacement for the less expensive version you currently own. It’s important to understand your policy ”

Compensation may include:

Repairs or replacement: The costs of fixing or replacing damaged parts of your home or business property.

Loss of income: For businesses, compensation could include lost revenue during the period you’re unable to operate.

Additional living expenses: If you need to relocate temporarily due to the damage, you may be entitled to coverage for hotels or rentals.

In some cases, however, your insurance may not cover all of these expenses, particularly if your policy has exclusions related to explosions or natural disasters.