

Local insurance agents busy with Irma claims from WNYers in Florida

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BUFFALO, N.Y. (WIVB)- Millions of dollars are at stake as homeowners from Texas and Florida submit insurance claims to help cover the damage caused by Hurricanes Harvey and Irma.

For the Vice President of Personal Insurance at Key Insurance and Benefits Services, this means a staff that's inundated with phone calls.

Lisa Kaplan-Hartnett says her staff is dealing with around twice as many claims as usual, many of them from western New Yorkers with secondary properties in Florida.

The problem, Kaplan-Hartnett tells News 4, is that often homeowners inquire about their coverage too late. Once a storm hits, no changes to an insurance policy can be made.

Most homeowners have the option of wind insurance if they live in a coastal area.

Kaplan-Hartnett says if you don't have a mortgage, you don't have to carry it; wind insurance is generally pretty pricey too.

Flood insurance is totally separate and not covered under traditional homeowner's insurance.

Kaplan-Hartnett says many people, even on the coast, don't carry flood insurance.

Insurance companies handle claims on a first come, first serve basis.

"A lot of people can't get to their properties, they don't know if they have damage," says Kaplan-Hartnett.

Her advice to Snowbirds at this point, is to be patient.

"The sooner you get a claim in to report, the better off you are," she says.

Below are additional tips from CBS News for hurricane-related insurance claims:

Report your claim as promptly as possible. Insurance companies usually handle them on a first come, first serve basis. Make sure that your claim exceeds your deductible, which could have risen in recent years if you haven't checked your policy. Note your claim number — insurance companies use it to locate your file.

Keep receipts for expenditures on repairs needed to secure your home or for living expenses, such as

hotels and meals, if you couldn't promptly return home following the storm. You should be reimbursed for additional living expenses for wind claims, but if your claim is limited to flood insurance, additional living expenses aren't covered.

When the insurance company adjuster comes to survey your damage, ask if he or she is an employee of your insurer or an independent adjuster hired by the company. Ask independent adjusters if they are authorized to make claim decisions and payments on behalf of your insurance company, as well as for the name of the in-house company adjuster to whom the independent adjuster will forward your information.

Many insurance companies will recommend a contractor for repairs, but you aren't obligated to use them — you have a right to hire your own contractor. But beware of fly-by-night operations, and always ask for references.

Keep good records and take photos of your damaged property. Note what the insurance adjuster says, does — and doesn't — do in reviewing your claim.

If the settlement offer is too low, file an appeal. Ask for your insurer's position in writing and make sure its response contains the specific language used to deny or limit the claim. "Claim and coverage disputes are rarely black and white or simple," United Policyholders' Bach said. If all else fails, complain to your state insurance regulator or hire a lawyer.

Follow the same procedure for a flood insurance claim, but direct complaints to the Federal Emergency Management Agency. FEMA oversees the National Flood Insurance Program. "Flood insurance claims after both Katrina and Sandy were handled very badly, and many Sandy claims are still being settled," CFA's Hunter said. "This sad history should not deter you from seeking fair compensation for losses caused by Hurricane Harvey."