

## [Tennessee Tornado Insurance Claim and Recovery Help](#)



If your home or business was damaged or destroyed in the recent Nashville area tornadoes, we are here to give you reliable guidance during the recovery process. UP recommends focusing on photographing and documenting damaged and destroyed property, getting a complete current copy of your insurance policy, and finding temporary lodging that is comfortable and safe.

In the months ahead, you will have to deal with lots of paperwork and make important financial decisions. The word most commonly used to describe people's mindset after a natural disaster is "overwhelmed." While insurance payments can't bring back your cherished momentos, they are critically important to a successful recovery. Understanding some basics about the insurance claim process from the start will help you navigate:

Insurance is a vehicle to get you back where you were before your losses, but it won't drive itself. You

have to drive it or get help if you can't.

UP offers tips, information, sample letters, and tools to help each person recover the full amount they're entitled to and avoid and solve problems if they come up. We have your back when [insurance matters in Tennessee](#).

UP is a charity...a non-profit with expertise on insurance and helping consumers. We do not sell insurance, give legal advice, or represent individuals in claim matters. Rest assured, our information and resources are designed to help you, the consumer...no catch, no hidden agenda. No sales pitches. You paid for an insurance safety net and we are here to help you get what you paid for.

## Steps on the Road to Recovery

### STEP 1: Taking it in and getting started

- [Top Ten Insurance Claim Tips](#)
- [A short video about disaster recovery from the Tennessee government agency that oversees insurance companies and banks.](#)
- [Sample Letter Requesting Copy of Your Insurance Policy](#)
- [Simplified Guide to Your Homeowners Policy](#)

### STEP 2: Arranging temporary housing

- [ALE/Loss of Use: What expenses can you claim on your homeowner's policy?](#)
- [Sample Letter Requesting Information About Insurance Benefits for Temporary Living Expenses \("ALE" or "Loss of Use"\)](#)
- [AirBnB: Find Post-Tornado Emergency Housing](#)
- [Stay Informed with Tennessee Emergency Management Agency Alerts](#)

### STEP 3: Getting organized

- [Stay in touch with others insured with your same company](#)

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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](http://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/tennessee-tornado-insurance-claim-and-recovery-help/> Date: April 8, 2025

- [Tennessee Insurance Rules](#) (what your insurer must and can't do)
- [FAQs about Property Damage Insurance Claims in Tennessee](#)
- [Speak UP: Tips for Communicating with your Insurance Company](#)
- [Claim Guidance Library: Homeowner's/Wind](#)

#### **STEP 4: Getting debris removed**

- [Debris Removal After a Partial or Total Loss](#)
- [Home and Property Clean Up Help](#)

#### **STEP 5: Being pro-active in documenting and valuing your losses**

- [Insurance Recovery Tips for the Dwelling Part of Your Claim](#)
- [The Scoop on "Scope of Loss"](#)
- [Tips for Reviewing Adjusters' and Contractors' Estimates](#)
- [Xactimate Demystified](#)
- [Survivors Speak: Estimating Your Loss](#)
- [Samples of Damage and Proof of Loss Documentation](#)
- [Mobile / Manufactured Home Insurance Claim Tips](#)

#### **STEP 6: Creating your home inventory and navigating your contents claim**

- [Home Inventory and Contents Claim Tips](#)
- [Sample Letter Requesting Contents Itemization Waiver](#)
- [Sample Letter Asking for a Personal Property Claim Settlement](#)
- [Sample Inventory/Personal Property Claim Worksheets \(Excel doc\)](#)
- [Depreciation Basics](#)

#### **STEP 7: Making financial decisions**

- [Underinsurance 101](#)
- [Survivors Speak: Coping With Underinsurance](#)
- [Tax Tips for Disaster Survivors](#)

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## **STEP 8: Choosing a contractor**

- [Rebuilding 101: A Guide to the Reconstruction Process](#)
- [Questions to Ask a Repair/Rebuild Contractor](#)
- [What's up with Overhead and Profit?](#)

## **STEP 9: Working with your mortgage company**

- [Getting Your Mortgage Company to Release Insurance Proceeds](#)

## **STEP 10: Getting help if/when you need it**

- [Tennessee State Specific Help](#)
- [Filing a complaint with the Department of Commerce and Insurance](#)
- [Resolving Claim Disputes](#)
- [Hiring Professional Help](#)

## **Taking care of yourself along the way**

- [Healing and dealing throughout your recovery](#)

**Please email [info@uphelp.org](mailto:info@uphelp.org) to sign up to receive information and alerts from United Policyholders** **NOTE: United Policyholders respects and protects the privacy of all who communicate with our organization. We do not share or sell our mailing lists.**

- [uphelp's blog](#)