

Insurance Tips For Survivors of Hurricane Katrina

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2005

1. **Give Notice.** Call your insurance company immediately and let them know that you have, or may have had, a loss. Give notice even if you have not yet seen the actual condition of your property. Do not rely on your broker or anyone else to do this. In some states, a delay of even three days can mean that you forfeit coverage, so do this today if you have not already done so.
2. **Ask For An Advance Payment.** Most insurance companies will give policyholders an advance payment on their claims if they ask for one. Ask for an advance when you give notice. Any advance you get now is likely to be generous, because sentiments and sympathies are high and running in your favor. Remember, this might be the only money you get for months, so ask for enough to fund your initial cleanup and rebuilding work.
3. **Take Pictures.** When you are allowed access to your property, get a disposable or digital camera and take pictures of your property and neighborhood every day for the first week, then every few days while you are cleaning up and access is limited, then once a week until everything is back to normal. Use the date/time stamp feature on every photo. Make two sets of each photo, one for you and one for your insurance company. Keep them in a safe place.
4. **Keep A Record Of What Happens.** Keep notes on everything that happens, including dates and times of phone calls to your insurance company, governmental agencies, visits to your property, access problems, etc. Write down everything in one notebook, if possible. You may think that you will never forget exactly what happened or when it happened, but you will. Keep all receipts in an envelope in your notebook, at least until you can set up a more permanent filing system.
5. **Do Not Rush To Clean Up.** Do not clean up or throw out anything until your insurance company has inspected the property. If your insurance company cannot get a representative to your property within a reasonable period of time under the circumstances, ask for permission to begin cleaning up before they inspect. Keep a photographic record of every day of the cleanup. Keep receipts for all your cleanup costs, including from waste haulers.
6. **Think Twice Before Hiring A Public Insurance Adjuster.** You may be approached by a public adjuster who will offer to help you with your claim in return for a percentage of the money receive from your insurance company (anywhere from 2% to 10%). Think twice before you say “yes.” Many public

adjusters stick around only long enough to get for the easy money (the money you would have gotten from your insurance company anyway, especially any advance payments), take their percentage of that and disappear. Do not expect a public adjuster to fight to get every last insurance dollar that you are entitled to, because most do not. If you do decide to hire an adjuster, keep in mind that their fees are negotiable, so bargain them down as low as possible.

7. **Dot Every "I" And Cross Every "T"**. Do not assume that your insurance company will not invoke technicalities in order to avoid paying out under your policy. Make sure you comply with every policy provision, including filing a proof of loss if your insurance company demands one. If you cannot fulfill every duty you have under the policy, get an agreement from your insurance company in writing that they agree to extend the time you have to comply.
8. **Flooding and Looting Are Two Different Occurrences**. Most insurance policies are written with separate policy limits available for each occurrence that takes place while the policy is in effect. Hurricane Katrina was one occurrence. The levee breaches causing the flooding may be a second occurrence under most policies. Looting is almost certainly a third occurrence. Of course, people who do not have flood insurance will not have insurance coverage for their property damage caused by the flooding. However, you may have insurance coverage for hurricane and looting losses even if you do not have flood insurance. Therefore, if you had hurricane losses or looting losses that you can separate from your flood losses, give notice to your insurance company even if you do not have flood insurance.
9. **If You Have A Problem, Contact the Louisiana Insurance Department**. Louisiana is lucky because its Insurance Commissioner is elected and not a political appointee, because elected officials are more helpful and responsive to policyholders' complaints than political appointees. If you have questions about your insurance claim or have trouble with your insurance company, contact the Louisiana Insurance Department at 1-800-259-5300.
10. **If All Else Fails, You May Qualify For Free Legal Help**. Lawyers from around the country are working to put together the same kind *pro bono* legal assistance programs for Hurricane Katrina survivors as were created for the survivors of the September 11th terrorist attacks. The *Times-Picayune* will have information on these programs as they develop, so watch these pages for the latest on these efforts.