

Insurance Recovery



JULY 2020

Insurance Checklist for Individuals in the Event of Hurricane Losses on the Gulf Coast

- 1. Identify and review your insurance policies:** Depending on your situation, you may have insurance coverage provided through a homeowner's policy or renters insurance. Coverage may also be available under an auto policy, from your mortgage lender, or even through credit card agreements. If you don't have copies of all potentially relevant policies, request them from your insurance agent.
- 2. Report your loss promptly:** Call your insurance company as soon as possible to report the loss. Inform them of any immediate actions that must be taken, and remember that some carriers may require damages to be assessed before permanent repairs are made.
- 3. Make temporary repairs:** It is your responsibility to take action to prevent further damage, once it is safe to do so. After photographing and documenting structural damage to your property, work to dry out your home by opening doors and windows, and cover holes in the roof or broken windows. Be sure to keep receipts, including both those for preventative measures before the hurricane and those for post-hurricane repairs.
- 4. Document the damage to your property:** Make a list of items that are either missing, destroyed or damaged, and photograph as much as you can. Include as much information (such as receipts, bills and photographs) as possible to establish the age of everything that needs to be replaced or repaired. Don't throw out damaged furniture or other expensive items. Be sure to get a detailed estimate for all permanent repairs. Err on the side of inclusion.
- 5. Keep thorough and detailed records:** Keep all receipts for all hurricane-related expenses, hold on to all documentation from your carrier, and keep a log of all correspondence with your insurer.
- 6. Proceed cautiously in dealings with your insurers:** Review carefully any offers made by your insurance companies. Be sure to understand what is being included in your claim and how it is being valued. If you are not sure an offer is fair, or if you feel you have been unfairly denied coverage, do not agree to or sign anything with your insurer at this time. Exercise judgment and research all of your options to be sure you are covered as fully as possible. When in doubt, seek legal assistance.
- 7. Be aware of agencies and services that can help:** Refer to the following lists of telephone numbers and websites for information on public and private organizations that may be able to assist with hurricane-related issues.

STANDARD HOMEOWNERS OR RENTERS INSURANCE COVERAGE

TYPES OF PERILS LIKELY COVERED:

- Wind
- Wind-driven water
- Lightning
- Fire
- Loss of Utilities

TYPES OF LOSSES LIKELY COVERED:

- Cost of preventative actions taken (e.g. boarding up windows)
- Cost of temporary or emergency repairs
- Cost of approved temporary lodging
- Value of various personal property (subject to some limitations)
- Value of refrigerator contents
- Cost of authorized permanent repairs
- Cost of damaged tree removal

PERILS AND LOSSES LIKELY NOT COVERED OR ONLY LIMITED COVERAGE AVAILABLE:

- Damage due to flood water
- Mold
- Unauthorized permanent repairs
- Travel costs
- Ordinary living expenses

SOURCES OF ADDITIONAL INFORMATION

EMERGENCY INFORMATION:

The American Red Cross: 800.RED.CROSS or redcross.org

- Federal Emergency Management Agency ("FEMA"): 800.621.FEMA or fema.gov

STATE INSURANCE DEPARTMENTS:

- **Louisiana:** 800.259.5300 or 800.259.5301 consumer toll-free hotlines or ldi.la.gov
- **Mississippi:** 800.562.2957 consumer toll-free hotline or mid.ms.gov
- **Alabama:** 800.433.3966 consumer toll-free hotline or aldoi.gov

OFFICES OF STATE ATTORNEYS GENERAL:

- **Louisiana:** 877.297.0995 consumer toll-free hotline or ag.state.la.us
- **Mississippi:** 601.359.3680 or ago.state.ms.us
- **Alabama:** 800.392.5658 consumer toll-free hotline or alabamaag.gov

FILING AN INSURANCE CLAIM:

- **Allstate:** 800.255.7828
- **Chubb:** 800.252.4670
- **Hartford:** 800.327.3636
- **Liberty Mutual:** 800.362.0000
- **State Farm:** 800.782.8332
- **Travelers:** 800.238.6225
- **USAA:** 800.531.8722
- **National Flood Insurance Program Call Center:** Specialists are available to assist with the servicing of a claim, provide general information regarding policies, and technical assistance to aid in recovery:
- **By phone:** call toll-free 877.336.2627
- **By e-mail:** FloodSmart@FEMA.DHS.gov

For additional information, please contact:

John E. Heintz
Partner, Insurance Recovery
202.420.5373 | jheintz@blankrome.com

Justin F. Lavella
Partner, Insurance Recovery
202.420.4834 | jlavella@blankrome.com

Jared Zola
Partner, Insurance Recovery
212.885.5209 | jzola@blankrome.com

Linda Kornfeld
Partner and Vice Chair, Insurance Recovery
424.239.3859 | lkornfeld@blankrome.com

Alan Rubin
Principal, Government Relations
212.885.5539 (office) | 305.788.0321 (mobile)
arubin@blankrome.com