



10 Steps to Take After Hurricane Property Damage

Hurricanes have hit Homes in New Orleans and surrounding Louisiana areas time after time, most recently, Hurricane Ida. While it is unknown just how many homes were severely damaged or destroyed by Hurricane Ida, many residents are reminded of Hurricane Katrina, which damaged or destroyed over 800,000 homes. Residents of Louisiana must now begin the laborious process of filing claims for hurricane property damage. To ensure your insurance company pays the value of your hurricane Ida claim, it is essential that you follow these steps:



Contact your insurance company as quickly as possible.

While you may assume that your insurance company knows a major hurricane hit your area—and may be struggling to keep yourself and your family with a safe place to stay—many insurance companies contain a clause that says you agree to advise your insurer any time there is a material change (damage) in risk or liability. Contact your insurer as soon as possible.



Make sure you fully understand your coverage.

Read through your policy carefully, so you will know what is covered and what is not. What are your limits? Does your insurance cover a hotel or other place to stay while your home is being repaired or rebuilt? What is your deductible? Is flooding covered?



Take photographs of the damage to your property from every angle.

Pictures can be an invaluable tool when dealing with an insurance company and help your attorney prove your claim. If you have photos “pre-hurricane,” it may be helpful to have those as well.



Take inventory of all property damaged by the hurricane.

Make a comprehensive list of every item damaged by the hurricane.



Remember to include tree damage claims or other shrubs and bushes in your yard.

Many people have spent a considerable amount of money landscaping their yard, so do not forget to include these damages.



Make sure you save every invoice and receipt related to your property damage.

In some cases, you may need to take immediate action following a hurricane. An example would be having a roofer repair your roof to avoid further damage. If you pay for any repairs, make sure you keep the receipts in a safe location so you can be reimbursed.



Take steps to prevent or mitigate further damage to your property.

Your insurance company will expect you to prevent further loss by moving items out of the path of flood waters or, as in the example above, having your roof repaired to avoid further rain damage.



Keep a notebook that details every communication you have with your insurance company.

From phone calls to texts, emails, and correspondence by mail, do not make the mistake of thinking you won't need to have a record of each communication—all too often, you will.



Understand public adjusters vs. attorneys.

Most likely, you will have a meeting with an insurance adjuster after hurricane damage, usually an employee of your insurer. You might also decide to hire a public insurance adjuster who will work on your behalf to help you collect as much as possible on your claim. Having an attorney on your side will ensure you are treated fairly throughout the entire process. If you've reached a standstill in negotiations with your insurance company, or you want to sue your insurer for denying you coverage or full payment, an attorney is crucial to the process.



Contact an Attorney as quickly as possible.

There are many instances when having an attorney step in on your behalf can make a massive difference in the outcome of your hurricane damage. If you are dealing with State Farm homeowner claim denials, Allstate claim denials, a Wright National flood claim denial, USSA claim denials, or denial from any other insurance company, having an experienced attorney in your corner is crucial.