

Filing Insurance Claims

These tips will guide you in filing insurance claims for damage to your home and loss of personal property after a disaster. It is important to note that standard homeowners and renters policies do not cover flood damage. A separate flood insurance policy is required which can be purchased for both homeowners and renters through the federal government and some private companies.

- Call your insurance adjuster immediately after the event, and provide a phone number where you can be reached. If you are out of town, leave phone numbers where you can be reached when the adjuster is ready to visit.
- After carefully documenting losses, you can begin cleanup and salvage. You don't need to wait for an adjuster's visit.
- If your copy of your policy was destroyed or lost, ask your insurance company for a new copy.
- Follow up your insurance call with a letter detailing your losses. Keep a copy of the letter.
- After the adjuster has assessed damages, sign the proof of loss statement.
- Report additional damage as it is found, and provide any other information the adjuster requests.
- Be sure to file your insurance claims within the policy's imposed time limits, which vary for different homeowner policies.
- Review and become familiar with the settlement steps outlined in your policy.
- If you're dissatisfied with the proposed settlement offer, explain your position in writing.
- If there's a significant difference between what you are offered and what you believe you are entitled to, you may wish to submit the dispute to arbitration.

What's Usually Covered

These items are usually covered but may vary according to your home-owner's policy provisions and the dollar amounts that you purchased:

- Your house, including rental units that are part of the building, and any attachments to the building such as a garage.
- Any structures on your grounds that are not attached to your house such as a garage, tool shed, pool cabana, gazebo or fences
- Vacant land that you own or rent, with the exception of farmland
- Cemetery plots or burial vaults that you own
- Personal possessions that you or members of your household own or use anywhere in the world. In addition to the contents of your house and any structures on your grounds, most policies cover any possessions that guests bring to your house, but they do not include the possessions of any tenants you may have living in your home
- Any damaged items friends have lent to you that you were keeping on your property
- Your living expenses, if your house is unlivable because of damage

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- Rental payments, if you normally rent part of your house but it is unlivable because of damage
 - Losses due to unauthorized use of your credit cards, checks forged under your name or counterfeit currency accepted in good faith
 - Settlements, medical expenses, defense or court costs involved in claims brought against you for bodily injury to, or damage to the property of others

After your claim is settled, you may need to update your policy to include any additional coverage needed for the future.

Adapted from Louisiana State University AgCenter publications. Revised by Ann A. Berry, PhD, August, 2021.