

After the **HURRICANE**

Photo Credit: NASA Earth Observatory images by Joshua Stevens, using data from GOES-16.

TEN TIPS FOR THE INSURED

1. Once the storm has passed and it is safe for you to inspect your premises, take pictures and videos of all damage, interior and exterior.

It is important to take photographs and/or make videos before attempting any temporary repairs or cleaning up any indoor/outdoor debris and removing or disposing of damaged contents or foliage.

Where and how debris from trees, plants and buildings are situated after the storm are evidence of the storm's wind speed. Depictions of interior and/or exterior standing water and water damage are evidence of storm surge and flooding.

Recollections and memories after the storm can sometimes become foggy or fade. Make written notes as helpful reminders of important information, including dates and times in your observations.

A free smart phone app developed by the National Association of Insurance Commissioners called "MyHOME Scr.APP.book" can help you organize information and photographs room-by-room. For more information:

[Insure-U-Online Disaster Preparedness](#)

[How to use MyHOME Scr.APP.book](#)

2. Promptly report even minor damage.

Your insurance policy requires that you promptly report claims. Minor damage can be more serious than you think, and if you wait to file a claim you may not be covered. Reporting even minor damage to your insurance company could prevent loss of coverage, with the aid of the trained eye of an engineer.

3. Document when you report the claim.

In addition to contacting your insurance agent (the person who sold you the policy), it is important to report the claim directly to your insurance company.

The Florida Office of Insurance Regulation's website lists insurance companies' contact information:

[Insurance Companies Contact Information](#)

If possible, report your claim by fax or email and keep a copy as documented proof of the date of your claim and the details. If it is necessary to call to report your claim, have someone assist with taking video of your call. Be sure to verbally state the date and time that you are calling in your claim before dialing). Ask the phone representative if you can record the call on speaker. If they decline, you can video and document your side of the conversation.

4. Avoid speculating on the severity of damage.

The insurance representative may ask how severe the damage is. Try to avoid using generalizations or descriptions of the damage as "minor." It is better to say you are not sure how bad the damage is and then state only facts in telling your insurance company the damage you see. Your claim may require an engineer or building expert to determine the extent of the damage.

5. Do not dispose of damaged personal property or debris.

You should document a written inventory of the damaged items. Even once that is done, do not throw away any of your damaged personal property or building debris until the insurance company's adjuster has inspected it. If someone from the insurance company gives you permission to dispose of the items, have them submit that in writing before doing so.

6. Keep copies of all correspondence you receive.

Whenever possible, communicate in writing with your insurance company and keep copies. If you speak with someone in person or by telephone, write down the date, name and title of the person you spoke with and what was said. Also, keep a record of your time and expenses.

The Florida Department of Financial Services Homeowners' Insurance Tool-Kit has useful information in understanding the claim process:

Understanding Coverage Homeowners Toolkit

Remember, it is never too early to seek a free consultation from an attorney who can ensure you know your rights.

7. Know who is evaluating your claim.

When the insurance adjuster arrives to inspect your damage, get their name and ask if he/she is employed by your insurance company, or is an independent adjuster hired by your insurance company. If he/she is an independent adjuster, ask the name of the in house or "desk adjuster" assigned to your claim, as well as that person's e-mail address and phone number.

8. Know your rights before agreeing to a settlement or any managed repair program vendor.

Your insurance company's first settlement offer may not adequately compensate you for your damage. Get a free attorney consultation before agreeing to any settlement.

The insurance company may try to force you to use its restoration contractor. Insurance companies often have managed repair programs or preferred vendors. The insurance company will get a discount on repairs for referring a high volume of business to these vendors. Some of these programs are optional, and some are "mandatory." Consult an attorney before allowing an insurance company to force you to use its contractor.

The Florida Department of Financial Services Emergency Financial Preparedness Toolkit includes the Homeowner

Claims Bill of Rights. Although a good beginning, it just scratches the surface of what you need to know as a consumer before accepting the insurer's adjustment of your claim.

Emergency Financial Preparedness Toolkit

9. Get the right professionals involved before you agree to a settlement.

Your insurance company owes you the undisputed amount of the damages without requiring you to sign a release. Before you agree to your insurer's payment, you should have properly-licensed professionals verify the scope and amount of your loss. Building envelope specialists, experts, engineers and general contractors may be involved. Consult an attorney who can advise you on your rights under your policy and the time-frame within which your insurance company should be adjusting and paying your claim.

10. Get your insurance company's claim decisions in writing.

Request your insurance company explain the policy language and facts forming the basis of its claim determination. Request copies of all estimates and expert reports the insurance company obtained in evaluating your claim. Provide these to an experienced hurricane claims attorney who can advise you on whether the insurance company has properly evaluated your loss.

Contact Us for a FREE Consultation



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