



Disaster Recovery: Filing Insurance Claims

The following steps should be taken to file an insurance claim for disaster damage to your home.

Tips

- Call your insurance agent immediately.
- It's important to follow up on your call with a letter detailing the problem. Keep a copy of the letter.
- Begin cleanup and salvage as soon as possible. Don't wait for the insurance agent or adjuster. But do take photos or video BEFORE any cleanup for use as an inventory.
- Keep damaged materials for proof of loss.
- Leave phone number or email where you can be reached when the insurance adjuster arrives.
- The adjuster will assess the damages to home. Owner should sign proof of loss statement. Additional damage can be added when found.
- If your property is looted, contact the police immediately. Tell them what was stolen. This report may be needed to file an insurance claim for theft, distinct from the disaster damage claim.
- Protect your property from further damage by making temporary repairs. Save receipts for reimbursement. If your home is uninhabitable, save all receipts relating to your temporary lodging and food.
- Make a detailed list of damaged articles, and provide any other information the adjuster requests to process your claim. Keep a copy of all information for your own records.
- Review the settlement steps outlined in your policy. If you're dissatisfied with the proposed settlement offer, explain your position. If there's a significant difference between what the insurance company offers and what you believe you're entitled to, you may wish to submit the dispute to arbitration.

If you don't know how to contact your insurance agent, the Louisiana Department of Insurance has a list of the major insurance companies operating in Louisiana and contact phone numbers on its Web site www.lidi.state.la.us. If you can't reach your

company or if you have problems with your claim, contact the department at 800.259.5300 or 225.342.5900.

Source: Virginia Cooperative Extension and Clemson Cooperative Extension