

What to do



After the Storm

Document Every Loss

Take pictures of any destruction, do the best you can to make an inventory of every item you have lost, keep a log of any expenses you incur as a result of the hurricane (travel, meal, lodging, and any other out-of-pocket loss).

Contact Your Insurance Company As Soon As Possible

Notify them of your loss, record your claim number and document any conversation you have with any representative of the insurance company including any adjuster (note the name of the person, the content of the conversation, and the date and time of the conversation).

Contact FEMA As Soon As Possible: 1-800-621-FEMA (3362)

You may be eligible for assistance from the federal government. There is, however, a limited time in which to assert a claim for FEMA assistance. Therefore, we urge you to contact FEMA as soon as possible.

Read Your Insurance Policy Very Carefully

If you do not have a copy of your policy, ask your insurance company to send one to you as soon as possible. Your policy will explain what is and is not covered.

Make Temporary Repairs If Possible

Most insurance policies require you to take reasonable steps to prevent further damage from occurring. Thus, for example, if you have damage to your roof, you should try to have it repaired to the extent that subsequent storms will not cause further damage. This does not mean that you should risk harm to yourself to make repairs. You simply need to show that you made a reasonable effort to avoid further damage.

Seek An Emergency Advance If Possible

If you suffered a significant loss or have been displaced, some insurance companies will give you an immediate advance against your claim and/or for alternative living expenses. When you contact your insurance company, be sure to ask about these possibilities if you need funds immediately to help you deal with your loss.

Be Wary Of Unlicensed Contractors

In the wake of hurricanes Ivan and Dennis, our community was flooded with people who offered to make repairs. Not all of these people knew what they were doing and not all of them were honest. The last thing you need after suffering a loss is to have your problems made worse by a repairman who does a shoddy job and then disappears or who simply skips town with your money. You should seek proof that the person performing the work is licensed, has insurance and/or is bonded.

Be Aware Of Potential For Mold Damage

Where there is heat and moisture, mold often follows. Unfortunately, mold may grow undetected behind walls, under paint or out of sight. For some, mold can be an irritant to the breathing passage and can cause other adverse health consequences. As you make repairs, you should consider having an expert inspect your property for evidence of mold. Many insurance policies contain special provisions for mold damage, so read your policy very carefully.

Never Sign A Release With Your Insurance Company

Reputable insurance companies do not require their insureds to sign a release after making a claim. The simple fact is that it may take time to determine the extent of your damage. You are entitled to supplement your claim if and when you discover additional damage and should not, at any time, be required to sign a release to obtain payment for the claim submitted.

Wind vs. Flood Damage

Many people may have suffered damage from both wind and flood waters associated with the Hurricane. You need to be aware that homeowners insurance typically excludes damage caused by flood. For that reason, your homeowner's carrier may deny your claim or try to get you to sign a statement saying that damages were caused by flood. Do not sign or make any statement to that effect. Flood damage is almost always preceded by wind damage. There are steps you can take to establish that you suffered wind damage as well as flood damage. Feel free to call our office for more information.

Information provided courtesy of



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After the Storm

Adjuster Estimates Often Do Not Reflect Market Value

Insurance adjusters typically use standardized software to adjust property damage claims. This software usually has standard prices for repairs that do not reflect current market conditions. As a result, the money that you may be offered to repair damage you have suffered may be insufficient to allow you to fix the damage. Do not accept an estimate from an adjuster until you know how much it is really going to cost you to fix the damage.

Public Adjusters

There are individuals who hold themselves out as independent adjusters who will assess your claim and provide you with an estimate of your loss. These individuals typically charge you a percentage of your loss for their services. While some of these individuals are reputable, exercise caution before hiring one; there are limits on what they can do for you (they cannot testify in court on your behalf, for example) and some do nothing more than the insurance company adjuster.

Signing A Contract For Repairs

Every contract for repairs to your property should be in writing.

At a minimum, any contract for repairs should include:

- > **The work to be done**
- > **The materials to be used**
- > **A price breakdown for both labor & materials**
- > **A beginning & completion date**

Make sure you read the contract before signing to ensure it accurately represents your understanding of the repairs to be made. Finally, keep a copy of the contract (signed by all parties) for yourself.



Disaster Assistance Information arranged by state

Louisiana

Louisiana Department of Insurance: (225) 342-5900
 Federal Emergency Management Association: (800) 621-FEMA (3362)
 Louisiana Homeland Security & Emergency Preparedness: (800) 222-6362
 Red Cross: (866) Get-Info (866-498-4636)
 Better Business Bureau: (504) 581-6222
 Office of Attorney General: (800) 351-4889
 National Flood Insurance Program: (800) 638-6620
 Unemployment Assistance: (800) 818-7811
 Small Business Administration: (504) 589-6685

Mississippi

Mississippi Department of Insurance: (800) 562-2957
 Federal Emergency Management Association: (800) 621-FEMA (3362)
 Mississippi Emergency Management Association: (800) 222-6362
 Red Cross: (866) Get-Info (866-498-4636)
 Better Business Bureau: (800) 987-8280
 Office of Attorney General: (800) 281-4418
 National Flood Insurance Program: (800) 638-6620
 Unemployment Assistance: (888) 844-3577
 Small Business Administration: (800) 659-2955

Alabama

Alabama Department of Insurance: 800-433-3966 or 334-269-3550
 Federal Emergency Management Association: (800) 621-FEMA (3362)
 Alabama Emergency Management Association: (205) 280-2200
 Red Cross: (866) Get-Info (866-498-4636)
 Better Business Bureau: (251) 433-5494
 Office of Attorney General: (800) 392-5658
 National Flood Insurance Program: (800) 638-6620
 Alabama Disaster Unemployment Assistance: (866) 234-5382
 Small Business Administration: (251) 460-6004

Information provided
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AWS

Aylstock, Witkin & Sasser, PLC
Consumer Justice Attorneys

Hurricane Claims Offices in Pensacola, Jackson, Lake Charles, Houston, and Birmingham

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