
9 Insider Tips for Filing an Insurance Claim After a Disaster



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The information provided here is intended for informational purposes and should not be considered legal advice.



When it comes to filing a homeowners or business insurance claim after a hurricane, or other disaster, rarely is it simple.

Insurance and the laws that govern it, are by nature, complex. Add to that, the uniqueness of your situation, and an insurance claim quickly becomes high stakes, with rebuilding or replacing your home or business on the line.

We get it—and we've got nine tips to help you successfully file a disaster claim.

RESIDENTIAL and BUSINESS INSURANCE LAW SPECIALISTS

Step One: Before You File a Disaster Claim

Once the disaster has passed and everyone is safe, it is natural to want to get your claim filed with your insurance company as quickly as possible. But there are a few steps you'll want to take first.

1. Take Photos & Video of Damage: Leave everything as you found it so there are no mistakes about how much was damaged or lost. Take photos and video of the damage.
2. Review Policy Coverages, Exclusions, and Deductible: Review your renters, business or homeowners insurance policy to see whether the damage is covered by your insurance company. Keep in mind that if the damage is less than deductible, it may not be worth making a claim.

Step Two: Report A Claim

3. Report Damage Claim As Soon As Possible: With pictures and video in hand, you're now ready to report your claim. There are some things you'll want to find out from your insurance company:
 - a. Verify the damage is covered by your policy
 - b. How long before your claim is processed
 - c. Verify your deductible so you know how much out-of-pocket you'll need to pay before insurance kicks in
 - d. If needed, verify which temporary repairs you can make
 - e. Get and hold on to, your claim reference number – you'll need it every time you call your insurance company

Step Three: Prepare for the Field Adjuster

4. **Get Estimates of Any Repairs:** Your insurance field adjuster or mortgage company may recommend a company, but the choice is ultimately yours. With repair bids in hand, you can then show the cost for repairs to the insurance adjuster.

Should you need assistance with getting estimates for your insurance company or for recommendations for reliable, professional contractors and repair companies, The Desir Law Firm can assist you.

5. **Prevent Damage from Getting Worse:** Many insurance companies require you to take steps to ensure any potential hazards such as roof damage, electrical damage or foundational damages are minimized as quickly as possible. These temporary repairs help reduce further damage to your property. Be sure to hold on to all receipts, as the costs may be applied to your deductible or reimbursement.

Also, we recommend you take photos and video of any mitigation steps you take to minimize further damages.

Step Four: Repair Work Begins

6. **Start Repairs, if possible:** Quite often after a disaster, repair companies are in high demand and this can slow progress being made on your home or business. We recommend that while your repairs are in process, you take periodic pictures & video. Keep all receipts and/or proof of expenditures in a safe place.

Step Five: Getting an Insurance Settlement

7. **Timely Payouts:** Pay attention to the date you reported your claim. Your insurance company must make coverage decision no later than 90 days after a claim has been reported.
8. **Document all Communications:** As the saying goes, if there's no record, it didn't happen. For this reason, we recommend, as much as possible, all communications between you and your insurance company in writing in the form of emails, faxes, or certified mail with return receipt. When you do talk by phone or in person with anyone from your insurance company be sure to keep a detailed written record of all conversations. Be sure to make note of dates, times, and names of individuals you are speaking to at the insurance company.

Step Six: What to do if Your Damage Claim is Denied

9. If Your Claim is Denied: Whether the denial is in whole or in part, contact an insurance attorney from our firm to discuss your legal options.

Keep in mind, Florida law allows for the recovery of attorney's fees and costs from your insurance company, if you prevail in a lawsuit. At Desir Law Firm, even if we do not prevail, you will not owe money to an attorney since our cases are taken on a contingency basis. It is truly a win-win situation to hire an insurance attorney to dispute a partial or complete insurance denial or partial payments.

About Desir Law Firm:

*Attorney Leonard Desir is the founder of Desir Law Firm,
a boutique insurance law office representing only insurance policyholders.*

*We work with homeowners, renters, homeowner associations (HOAs),
condominium associations, small and mid-sized businesses, and commercial property
investors throughout the State of Florida.*

*When damage happens to your home or business, you have enough to
worry about without having to worry about whether your insurance company will act
in your best interests.*

*Learn how Desir Law Firm can help you with your insurance damage claim.
Contact us for a free, no-obligation consultation.*