



SPECIAL ALERT TO LOUISIANA HOME AND BUSINESS OWNERS

MAY, 2007

A court decision in your favor can help you get paid what you are owed. **TAKE ACTION NOW TO GET WHAT YOU ARE OWED.** Tired as you may be, it is not too late to get what you were truly owed on your insurance claim for Katrina damage, and it's a lot easier than doing your taxes or trying to get Road Home money. Your first step will be to write a letter. This bulletin will explain why and how.

United Policyholders is a non-profit consumer organization that gives out information about insurance problems free of charge. Our volunteers are people from all over America whose property was destroyed or damaged in natural disasters. They work with UP because they don't want others to learn the hard way (as they did) that getting a fair shake from an insurance company on a major claim takes an incredible amount of time, persistence and often requires professional help. UP does not sell insurance or anything else.

This bulletin is a public service to the insured home and business owners of the State of Louisiana:

If you are a home or business owner insured before Katrina by any company other than State Farm or The Hartford, whose insurance company/agent:

- **Denied** your claim for damage related to Katrina on the basis of a policy exclusion or limitation, or;
- **Underpaid** your claims for damage in any category (such as dwelling, ALE, personal property, equipment, lost business income, etc.), or;
- **Did not investigate or calculate** the actual amount of your damage and cost of repairing/replacing all items.

You should prepare and send a letter to your insurance company formally requesting that your claim be reopened and readjusted. A sample letter is attached to this bulletin. Send a copy of your letter to Insurance Commissioner Donelon.

You have nothing to lose and everything to gain by trying this. For further information, please visit www.unitedpolicyholders.org. Check out the Louisiana Road Map to Recovery, Recent News, and our free Hurricane Claim Help Library.

www.unitedpolicyholders.org

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Date:

Re: **(Insert claim number(s) If you don't know what that is or were not assigned one, just put August 29, 2005 loss at (address of business or residence where the damage occurred)**

Dear **(Name of your most recent adjuster's superior)**

I am writing to request that my (our) claim for damages resulting from Hurricane Katrina be re-opened, readjusted and paid in full in light of the November, 2006 court decision in In re: Katrina Canal Breaches Consolidated Litigation, (Chehardy et al) v. Encompass Ins. Co. et al; Civil Action No. 05-4182; 06-0169, U.S. District Judge Stanwood Duval Jr., U.S. District Court for the Eastern District of Louisiana.

As you know, the Court ruled that the exclusion your company relied on in denying (the full amount of) our claim for funds to repair our property was not sufficiently clear. Louisiana law requires insurance companies to treat their customers fairly and in good faith and to pay all monies owed. We respectfully submit that your company owes us additional funds, and will appreciate payment within 30 days of your receipt of this letter and no later than 45 days from the date on this letter.

We remain ready and willing to cooperate further with you in providing additional information. However we have already submitted documentation to support our claim for funds to repair and replace what we lost and we have been ready and willing to give your company full access to inspect and evaluate our property.

The second year anniversary of the hurricane is fast approaching and we need a prompt response. A lawsuit would be a last resort for us, but we will enforce our rights by all means necessary.

Sincerely,