



Insurance claim help for Louisiana citizens


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About UP

- United Policyholders is a not-for-profit charity dedicated to educating you so you get a fair insurance claim settlement
- Our work gets done via donations, grants volunteers and prior disaster survivors
- Our information is free of charge



Insurance is a vehicle to get you back home

- Think of your insurance policy as a car to drive you where you need to go – but remember: it's not going to drive itself.
- You paid for it. You've got the most at stake in making sure it gets you where you need to go.
- You need to drive it.



Don't confuse insurance company ads with reality

- Don't confuse the ads insurers use to sell their products with reality. Your next door neighbor is your neighbor – your insurance company is in business to make money.



Insurance companies are in business

- When it's time for dollars to flow back from your insurer to you, loyalty doesn't matter -- what matters is **documentation, organization and negotiation.**
- **The better you document your losses and stay organized in dealing with your insurance claim, the smoother the process will go.**



Good news to remember:

- You're not alone
- Help is available
- You will get through the recovery process
- Some insurers and adjusters pay what they owe without a fight
- Getting up to speed on the basics of a large insurance claim will really increase your odds of getting a fair and prompt settlement.



Getting started:

- Even if you think damage may not be covered, notify your agent and insurance company that your property is damaged or destroyed and you are filing a claim.



Insurance policies are contracts that give you legal rights

- Locate complete and up-to-date copies of all policies on your property and vehicles
- Check the dollar limits on your “Declarations” pages
- Read the “Endorsements” (extras) that apply to your policy
- Do the math yourself -- don’t just take your adjusters’ word on how much coverage you have



Get second opinions on what's excluded and what's covered

- If the insurance adjuster tells you damage is excluded or does not exceed your deductible – get a second opinion and read our FAQs.



Get independent estimates and opinions on repairs

- If insurance company adjusters or contractors offer to settle based on “lowball” estimates or shortcut or shoddy repairs, or if they say the damage does not exceed your deductible – get independent estimates and read our FAQs.



Don't be rushed or pressured

- Do not be pressured into a quick settlement
- A catastrophic insurance claim can take two years or more to get fully and fairly settled



Be careful before signing...

- Don't sign claim forms, checks or drafts that say or imply they are “final” or “full settlement” until you are sure you understand your rights, your coverage, and the full amount of your losses
- If your insurer asks you to sign a claim form before you know how much you've really lost, write in “undetermined”



Be polite to your adjuster but be educated and assertive

- Keep a record of all communications with insurance company representatives
- Confirm important items/agreements in writing
- Work together with others who are insured by your same insurance co. to solve common problems
- Don't sit back and take it if you're being treated unfairly



State Agency Insurance Help

■ To locate missing policies or file a complaint about unfair treatment; contact the **Louisiana Department of Insurance**

at

1-800-259-5300

<http://www.lidi.state.la.us/>



Save and submit receipts to get fully reimbursed

- Save and submit all receipts for temporary rent and “additional” living expenses and be sure you are fully compensated for all emergency repairs and purchases to replace items



Repair/Rebuilding tips

- Insist on "like kind and quality" repairs
- Don't accept "lowball" estimates or sub-standard workmanship
- Your repaired home should have a uniform appearance – don't accept non-matching items



Contractor scams are very common after disasters

- Before you hire a contractor, check their customer references and their license status with the:

Louisiana State Board of Contractors

1-866-310-7879



Contractor overhead and profit

- Payment of contractor overhead and profit are standard items that should not be held back by your insurer
- 10% and 10% are standard



Repair/Rebuilding Tips

- You have the right to be paid the amount of a local, reputable contractor's estimate.
- You do not have to accept the insurance company's contractor or computer-generated estimates.
- Be careful who you hire.



Tips on replacing contents

- Negotiate with the insurer on the depreciation amounts they deduct from your “ACV” payments
- Submit receipts to get reimbursed for the full cost of everything you replace
- Get help from stores, friends, and the internet to remember and price lost items



Don't get "snookered"

- Do not sign "releases" or waivers of any kind or allow your insurer to record an interview with you without checking with an attorney who has experience representing insurance consumers (policyholders)
- Do not inflate or claim items you didn't have



Get the right lawyer if you decide you need one

- If you decide to hire professional help, contact at least two former clients, ask direct questions and check the professional's license and insurance
- Insurance is a specialty. Don't hire a lawyer unless he or she has hands-on claim experience
- To find an attorney, start with the:
 - Louisiana State Bar Association 1(800) 421-5722**
 - Louisiana Trial Lawyers Assn 1 (225) 383-5554**



A good Public Adjuster can help you, but don't rush to hire one

- “Public adjusters” are claim professionals who work only for you – not insurance companies
- A good P.A. can take the weight off your shoulders by handling your claim and negotiating a settlement
- Their fees and contracts are limited by Louisiana Law
- Do not hire a P.A. without carefully checking personal references and calling former clients



For More Information:

- Read the claim tips in your binders
- Visit UP's website and search for more claim tips, articles and helpful info at:

www.uphelp.org

Click on : [Louisiana Claim Help](#)

Under the "What's New" section



Advice from other disaster survivors:

- “Your adjuster may be friendly, but always remember he’s not your friend”

K.R., home destroyed in 2003 “Cedar Fire”, rebuilt by summer 2005



Advice from other disaster survivors:

- “Thanks to what we learned from United Policyholders, we negotiated a settlement with our insurer and avoided a lawsuit”

S.R., home destroyed in 2003 Aspen Firestorm outside Tucson, AZ., rebuilt by spring 2005



Advice from other disaster survivors:

- “The information and help I got from neighbors insured with my same company made a big difference to my recovery. By sharing problems and solutions we stayed strong and all came out better”

D.P., UP Board member who recovered from a catastrophic loss by working with a group of others insured by the same insurance company that insured his home



Advice from other disaster survivors:

- “We needed a lawyer. With UP’s tips we hired the right one. We settled with the insurance company in a mediation, and now we’re rebuilding and moving on”

P.T., Florida resident recovering from Hurricane Ivan



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