



HURRICANE
DAMAGE CLAIMS
HANDBOOK

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ANDY CITRIN
— INJURY ATTORNEYS —

HANDBOOK

THE ESSENTIAL ALABAMA HURRICANE DAMAGE CLAIMS HANDBOOK



Filing an insurance claim is the first step towards rebuilding your life after a storm, but too many people lose out on compensation.

That's why our property damage lawyers wrote this ebook: to give you the tools you need to get back on your feet and stand up to the insurance companies.

In this book, you'll find an outline of the claims process, common challenges and pitfalls, tips for making the process easier, and signs you need an attorney.

\$65 BILLION

HURRICANES CAUSE BILLIONS OF DOLLARS IN DAMAGE EVERY YEAR

Over the past few years, we've seen an increase in the number of serious hurricanes and tropical storms that make landfall.

For example, during the 2020 hurricane season, there were 30 named storms, 13 of which became hurricanes, and six developed into at least a Category 3 hurricane.

30

NAMED STORMS

13

BECAME HURRICANES

6

DEVELOPED INTO AT LEAST A CATEGORY 3 HURRICANE

The estimated financial damage from this season alone was a staggering

\$60-\$65 BILLION



These storms hit Alabama and Mississippi especially hard, causing extensive injuries and damage that will leave a mark on our communities for years to come.

➤ Hurricane Sally

September 2020

One of the most destructive storms in recent history, Hurricane Sally landed near Gulf Shores, Alabama, on September 16 as a Category 2 storm. The unprecedented storm surge, high winds, and rain caused extensive damage, and the slow-moving storm caused up to an estimated \$3.5 billion in property damage.

➤ Hurricane Delta

October 2020

Striking the Louisiana coast on October 9, Hurricane Delta was a Category 2 storm that caused extensive destruction as it moved across the southern Gulf States, Alabama included, dumping 16 inches of rain and causing an estimated **\$1 billion** in property damage.

➤ Hurricane Zeta

October 2020

Hurricane Zeta, a Category 2 storm, hit land on October 28 near Cocodrie, Louisiana, before landing in central Alabama as a tropical storm. The strong winds and heavy rain left 2.6 million people in seven states without power and caused an estimated **\$1.5 to \$3.5 billion** in damage and losses.

HOW A HURRICANE DAMAGE INSURANCE CLAIM WORKS

Hurricane damage claims typically involve more than making a phone call and filing out a form. The process of filing a claim goes like this:

➤ **1. Notify the insurance company:**

You document the damage to your property and contact your insurance company to make a claim. It's essential to do this as quickly as possible to avoid unnecessary challenges.

When you make a claim, be sure to have your details ready, including name, policy number, address, nature of your claim, and details of the damage.

➤ **2. Prevent or mitigate further damage:**

After contacting the appropriate insurance company or companies, do as much as you can to prevent further damage from happening. For example, if your roof was damaged, put a tarp over it to protect what's left of the roof or the interior.

➤ **3. Communicate with the claim adjuster:**

The insurance company will assign someone to your case to process and investigate your claim. This person is called an insurance adjuster, and their job is to get you to settle as quickly as possible. Be very cautious in your interactions; we recommend hiring an attorney to ensure the adjuster provides you accurate information and offers you a fair deal.

➤ **4. Negotiate a settlement or file a lawsuit:**

After investigating your claim, the company will deny it or make a settlement offer. If you get an offer, it might be too low to cover all your costs. Typically, people go back and forth until they reach an amount both parties can agree on. If you can't agree, you can choose to pursue fair compensation by filing a lawsuit.

This process seems like, and should be, a straightforward one. However, it's unfortunate, but not uncommon, to struggle to get the fair compensation you need after a storm.



WHAT IF I HAVE AN INJURY CLAIM IN ADDITION TO MY PROPERTY DAMAGE?

If you suffered an injury in addition to property damage after extreme weather, your case, unfortunately, gets more complicated.

While personal injury and property damage claims are common in the context of a car or other vehicle crash, policies and different rules apply in the case of extreme weather.

If this sounds like your situation, don't wait to contact an attorney for help.

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FACTORS THAT CAN COMPLICATE YOUR HURRICANE DAMAGE CLAIM

When a hurricane damages your property, you expect insurance will cover your losses. We buy insurance policies for a reason, and we assume the insurance company will hold up their end of the deal by approving claims and providing coverage quickly. However, that's not always the case.

➤ *Common challenges when filing property damage insurance claims include:*

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1 Getting coverage for flood damage

Homeowner's insurance typically doesn't cover flooding, but it is covered by most comprehensive car insurance policies. Depending on what is damaged and what insurance you have, you may be owed compensation.

2 Your deductible may be higher for hurricane damage

No one thinks about their insurance's deductible, until it comes time to pay. Many policies have confusing deductible thresholds that can affect your compensation.

3 Determining whose policy covers the damage

When strong winds cause trees and other items from a neighboring property to damage your home or car, filing a claim with the right insurance can be stressful—and confusing.

4 You didn't take the "right steps" to prevent further losses

The insurance company only wants to pay for damage caused by a hurricane—not damage that happened after the fact. If you didn't take "enough" steps to prevent further losses, this could jeopardize your claim.

5 The damage was "preexisting"

If the damage to your home was preexisting, the insurance company will not cover it. If your home had some damage that was made worse by the storm, this would likely complicate your claim.

Tip: Don't begin repairs until you have written approval from the insurance company! A verbal agreement is not enough, so it's in your best interest to request documentation for every major decision.

DAMAGED COMMERCIAL OR CONDO PROPERTIES:
**BALANCING MULTIPLE
INSURANCE POLICIES**

Damage to commercial or shared properties, like condominiums, apartments, or business, can be different from personal residences. Different sections of the building can be covered by different insurance policies, depending on who is responsible for their care and maintenance.



For instance, the roof might be covered by the homeowners' association (HOA), but personal policies often cover the interior and individual units.



If you're leasing a commercial space, there could be multiple individual policies covering the space as well. So, you may be entitled to compensation through your HOA, individual policy, or some other option, depending on your situation.

So, you may be entitled to compensation through your HOA, individual policy, or some other option, depending on your situation.

If this sounds like your situation, your claim will likely be complicated and large enough that you'll need an attorney to help you identify every source of coverage, file a detailed claim, and fight for the financial compensation you deserve.

Tip: Take pictures of everything before and after the storm to compare and prove your insurance claim is legitimate.

EXPENSE TRACKING

Temporary Repairs Tracking

Damaged Items	Replacement/Temporary Repair Items Purchased	Cost	Date Installed	Notes/Other

Permanent Repairs Tracking

Damaged Items	Repairs	Cost/ Estimated Cost	Date Repaired	Notes/Other

When you begin the process of repairing and replacing damaged items, vehicles, and structures after a storm be sure to keep close track of your expenses. In addition to using this spreadsheet to track your damages, spending, and expenses, save all your receipts and documentation from builders and other tradesmen.

Date of Storm: _____

Damaged Items	Cost	Temporary Repairs or Actions Taken	Notes/Other

SIGNS YOU'RE NOT GETTING A FAIR DEAL (AND IT'S TIME TO CALL A LAWYER)

While some frustration is normal for the claims process, you shouldn't have to struggle for months to get the answers you need.

Here are six signs that you're the victim of unfair insurance practices.

➤ **1. Your Insurance Adjuster Won't Answer Your Calls or Call You Back**

Insurance companies try to get homeowners, property managers, and landlords to agree to a too-low settlement (or abandon their claim entirely) by being unresponsive and creating delays. If the insurance adjuster you're working with isn't calling you back, it's a sign your claim is in trouble.

➤ **2. The Damage Is Always Someone Else's Responsibility**

When multiple parties are involved in a claim —because you live in a condominium, own a commercial property, or a neighboring property caused the damage—determining responsibility can be challenging. However, it's not impossible. If the insurance companies claim that certain damage are not their responsibility, it's time to think about hiring an attorney who can help you set the record straight and get the compensation you deserve to rebuild.

➤ **3. The Settlement Offer Doesn't Cover the Cost of Your Damages**

If the settlement offer is too low to cover the cost of your damages, the insurance company may be trying to cheat you out of a fair deal. If this is the case, make sure you're keeping track of all appraisals, estimates, and receipts and call an attorney right away.

➤ **4. Surprise Factors Prevent You From Filing Successfully**

An unexpected change in policy deductible, filing period, what's covered under your policy, or other similar "surprises" often suggest that something's not right.

If unexpected factors keep you from filing a successful claim—information that you weren't aware of ahead of time, it's a sign that something is off, and you need an attorney to help clear things up.

➤ **5. You Don't Understand Your Policy's Terms and Conditions**

The time after a storm is stressful and confusing. Your communications with the insurance company and other agencies designed to protect your investments should be straightforward and clear.

Struggling to make sense of your policy, next steps, and options should not be part of the process—and weeks or months of delays, confusing information, and other challenges could be a sign that you're not getting a fair deal.

➤ **6. The Company Can't Give You a Specific Reason Why Your Claim Was Denied**

Insurance companies must give you the reason they denied your claim. If they can't, or won't, or their answer doesn't make sense, it's likely they're doing whatever they can to make you give up on fighting for what you deserve.

No one deserves to be misled, given the run-around, or manipulated in their hour of need. However, all too many people find themselves in one of the situations above.

If this sounds like your situation, it's time to consider contacting an attorney.

And if your claim is more complex because it involves an HOA, personal injury, commercial lease, or some other factor, having a lawyer who can help you navigate the process will be especially valuable.

HOW OUR PROPERTY DAMAGE ATTORNEY CAN HELP

An experienced property damage attorney is your biggest and best advocate during the claims process. They'll guide you through the steps you need to take to file a claim, challenge unfair settlement offers, and demand reasonable treatment—even filing a lawsuit, if need be.



If you're struggling to get a fair insurance settlement, hiring an attorney can make the process easier and less stressful.

When you work with one of the experienced hurricane damage lawyers from Andy Citrin Injury Attorneys, we proudly support our clients by:

1 Moving quickly to document and preserve evidence of storm damage

2 Reviewing your current insurance policies and any policies to find possible sources of compensation

3 Providing guidance and support throughout the entire claims process, from filing to settlement

4 Standing up for our clients, fighting to protect their rights, and demanding fair compensation

5 Giving reliable, no-nonsense legal counsel

To learn more about your options, please don't hesitate to get in touch with our firm. The insurance companies have a wealth of resources at their disposal; you deserve the same resources and opportunity.

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The content provided here is for informational purposes only and should not be construed as legal advice on any subject.



Andy Citrin Injury Attorneys: Proud to Support Hurricane Damage Survivors When Times Are Tough

As life-long southerners and Gulf Coast residents, we know how stressful severe weather can be. When the insurance companies don't follow through on their word, you might not know what to do. That's why we fight hard for people when their insurers try to take advantage of a desperate situation.

*If you need help getting back on your feet after a storm, please don't hesitate to reach out to our team. We can meet with you in a private, no-risk consultation to understand your case better and help you decide what to do next. To get started, call our office at **(251) 888-8888** or complete our **online form** on our website.*

Thank you for reading, and we look forward to speaking with you!

