

Insurance Guidance for Those Impacted by Tornadoes

Whether you're a homeowner or a business owner, if you're a policyholder who has had storm damage, the Louisiana Department of Insurance encourages you to promptly contact your agent or insurance company.

Most policies require property owners to protect their property from further damage after a storm – so you may need to make temporary repairs. Keep the receipts for any repairs. Other steps to take include:

- If you have lost your agent or insurance company's contact information, the Louisiana Department of Insurance may be able to help you locate it. Contact the department at Call 1-800-259-5300 or visit www.lds.la.gov.
- Take pictures or videos of the damage, both to your home and the contents.
- Make sure that your agent and insurance company have your correct contact information if you had to evacuate or are unable to receive information at your home.
- Attempt to separate damaged personal property items from undamaged items, but do not throw them away. Keeping these items will help the claims adjuster better assist you in completing an inventory of the items lost.

For vehicle owners affected by storm damage: If you have comprehensive coverage through your vehicle policy, you should be covered for damage. If your car was damaged while it was inside your attached garage, your homeowner's policy may cover the damage.

For renters affected by storm damage: If you have renter's insurance, storm damage is a covered peril. Your personal property damaged by the storm will be covered according to your policy's limits. You will have to pay a deductible before your losses will be paid out however. Also, if your landlord has insurance on the property, it typically will not cover tenants.

Timeline for Filing a Claim: In the case of a catastrophic loss, insurers must initiate the loss adjustment within 30 days of being notified. After the adjuster has inspected the property and the insurer receives a satisfactory proof of loss, the insurer has another 30 days to make payment.

Storms are considered "Acts of God" or "Acts of Nature." An insurance company cannot cancel, refuse to renew or increase the amount of a premium on a homeowners policy based solely on an Act of God.

If you believe your insurance company is not properly handling your claim, you can [file a complaint](#) with the Louisiana Department of Insurance.



Louisiana Department of Insurance
James J. Donelon, Commissioner

Phone toll-free: 1-800-259-5300
Website: www.lds.la.gov