



What to Expect When Filing an Insurance Claim

When should I report damage to my home or personal property?

Even if the damage to your home seems minimal, we recommend filing an insurance claim in the event of a hurricane or tornado, because there could be more damage than meets the eye and there are no repercussions for filing a claim for damage from an “Act of God” event. In the event of a fire, theft or other event, you’ll want to consider whether the amount of the loss is worth the history of filing a claim. Louisiana law R.S. 22:1333 prohibits insurers from dropping policies that have been in effect for more than three years for excessive claims unless a policyholder has filed more than two non-Act of God claims within three years.

You’ll also want to find out how much your deductible is so you can consider whether your loss is likely to exceed the amount of the deductible. The all-perils deductible and any named-storm deductible are listed on the declaration page of your insurance policy. If you don’t have a copy of your policy, your insurance agent can tell you.

The next step is to contact your insurance company or agent to file a claim.

What do I need to know when I call to make a claim?

It will help if you have your policy number. But if you don’t, your insurance company or agent can find your policy with your name, address, and phone number. You’ll need to briefly explain what happened and describe the type and extent of the property damage. Let your insurance company and agent know if you’ve taken photos or videos of the damage or have cost estimates.

What do I need to ask when I file a claim?

- For the name and phone number for every person you talk to.
- For your claim or reference number.
- How long you have to file a claim.
- For a general idea of what your policy will cover.
- If your insurance policy covers hotel costs. If it does, ask about the coverage limits on length of stay or overall cost.

- For information about your deductible.
- If there are any special processes or procedures you need to know about.
- When you can expect an adjuster to call.
- What other information the company will need to process the claim

What other information or paperwork could the insurance company or agent ask for during the claims process?

They will ask you for a list of all damaged or destroyed personal property (a home inventory list) and receipts, if you have them, showing when you brought the damaged or destroyed items. They might also want a list of damage you've observed to the home and other structures, like a garage, tool shed or in-ground swimming pool. You'll need this list when you meet with the adjuster.

What if I don't have a completed home inventory list?

The adjuster will give you some time to make a list. Ask the adjuster how much time you have to submit this inventory list. Work from memory if your property was destroyed and you have no records. Review photos, for example, on your cell phone or from family or friends, taken inside your home.

CONTACT US: If you have questions about your policies, please contact the Louisiana Department of Insurance at 1-800-259-5300 or visit our website at www.lidi.la.gov .

Disclaimer: The information contained in this guide is not intended to provide a complete list of the insurance products and coverages you should have. It is intended to provide information to aid in a conversation with a licensed professional insurance agent. Be sure to consult a professional licensed insurance agent to discuss your insurance needs.