



**LOUISIANA
DEPARTMENT OF
INSURANCE**

AFTER THE STORM...

FAQs about **storm-related property damage**

Do homeowners insurance policies cover flooding?

Homeowners policies DO NOT cover most flooding. You need a separate flood insurance policy to protect your home and belongings against flood damage.

Do automobile insurance policies cover flooding?

Yes, if you purchased comprehensive coverage. If you only have liability or collision coverage, flooding is not covered.

Can I buy flood insurance if my property has flooded in the past?

Yes, even if your home has been flooded before. However, there may be a 30-day delay before flooding is covered. See your insurance agent for details.

Will federal disaster assistance pay for my flood damage?

You may be eligible for federal disaster assistance if your home is in a federally declared disaster area.

How soon does the insurance company have to pay the money it owes me for the repairs to my property?

Sometimes you will receive a check quickly. However, an insurance company has up to

30 days to pay your claim after you give them satisfactory proof of loss.

If a neighbor's tree fell, causing damage to my property, is their homeowners insurance company responsible for payment of my repairs?

- Generally speaking, if your neighbor's healthy tree falls on your home, fence, or other property, it is your insurance company's responsibility to pay for repairing the damage.
- If the tree was dead or weakened in such a way that the owner should have known it was dangerous before it fell, your neighbor's insurer would probably accept liability and pay for the damage.

If I'm not satisfied with the service my insurance company has given me, who should I contact?

Contact the Consumer Services Division of the Louisiana Department of Insurance at 225-342-1336 or 800-259-5300 with your concerns about how the insurer is handling your claim. If necessary, you can file a complaint online at www.lidi.la.gov/fileacomplaint.

I don't know how to contact my insurance company and I may have a complaint.

Contact us at 800-259-5300 or 225-342-1226.