

When filing a hurricane insurance claim, there are many factors that need to be taken into consideration. To help you navigate the process, we have put together several talking points for you to review. Having a full understanding of each of the below bullet points is crucial to documenting, filing, and successfully settling your insurance claim.

If any of these questions give you pause, please feel free to reach out to us for a no-cost discussion about your claim.

- What is your broker or agent's role?
  - Will he/she be adjusting the claim?
  - How many claims has he/she handled?
  - Will his/her role be active or passive?
  - When faced with supporting your position or the insurance company's, where will he/she stand?
- Forensic Deconstruction may be required in order to determine the possible structural damages caused by pressure vs. suction and differential pressure. (Wind flow on two opposite sides of any building components such as roofs, walls, structural beams etc., could deform or dislodge materials when differential pressure, the more severe of which tends to be outward forcing, exceeds the resistance capacities of the components and/or their connections to other parts of a building)
- Is there coinsurance in your policy? Properly managing coinsurance can prevent disaster. Not properly managing coinsurance can put you out of business!
  - If there is, what does it mean?
  - If there is, did your insurance adjuster tell you? If not, why not?
  - How is coinsurance calculated: on replacement cost or actual cash value?
- Is there a methodology to properly photographically document the loss?
- Is a moisture survey necessary? Why or why not?
- When mold coverage is either limited or excluded, in concert with your chosen professionals, be certain to record RH%, photographically document the damage, and create a moisture map *before* removing ALL wet building materials.
  - Prompt inspection and documentation is key to a successful claim. It takes a trained professional to identify and document windstorm damage. Do you have the right expert lined up? Should you trust the insurance company's experts?
  - The roofing expert you choose — what he writes in his report and the way he writes it — can make all the difference.



- Repair versus replacement of roofing can be a very technical issue. Are you familiar with matching issues/rules? Are you familiar with patching issues/rules? What about warranties?
- Wind damage versus storm surge versus flood. Some are covered. Some are not.
- Wind driven rain. Leakage. Damage. How you tell your story can affect your recovery.
- What happens in a large-scale event when drying equipment, generators, remediation labor and other resources are unavailable for days? Weeks?

