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Hurricane Irma Insurance Woes Could Plague South Floridians

Here's what you need to know to make the claims process quicker.



Jason Wolf

MIAMI—Following Hurricane Irma, South Florida home and business owners are filing claims left and right. Damage has caused hardships across the state, and there are a

few things policy holders may want to consider before calling their agents or becoming victims of scams.

GlobeSt.com caught up with **Jason Wolf**, partner at **Koch Parafinczuk Wolf Susen** to find out how claims are different with Irma than other hurricanes. He also

GlobeSt.com: Are claims from Irma different from past claims? How so?

Wolf: Irma claims are no different than any other hurricane claim, which is actually good news. The process is relatively straightforward to make a claim and there are no unique elements to Irma that make anything different.

(Find out how **commercial real estate** players are [reacting to Irma](#) now.)

GlobeSt.com: What documents can you have on hand to make the claims process quicker?

Wolf: Everyone talks about getting your documents in order. But let's be honest—not everyone has a file cabinet full of important documents. Just gather up what you can: home inspection reports, any receipts for any repair work you've done—especially major repairs, roof work, and the like—and call your insurance company. They understand that not everyone saves every single document.

GlobeSt.com: Is there a difference between water damage claims and wind damage claims?

Wolf: Yes, and in fact, you may not even realize that you have a different insurance company for windstorm claims than you do for regular claims. A lot of Floridians have Citizens for wind-only claims, but they have another insurance company for claims unrelated to wind.

The good news is that every insurance company in the state is set up to answer questions about this, so if you have any doubt, or you can't understand your policy, just call your insurance company. All the insurers have brought out the heavy artillery as far as customer service and phone operations, so they are here to help. When in doubt, call them.

(What should multifamily tenants do in Irma's wake? [Find out.](#))

GlobeSt.com: Will having made claims in the past impact your insurance company's effectiveness?

Wolf: No, there will absolutely not be any effect on your premiums if you file an Irma related claim. This is a myth. Do not hesitate to file a claim if you have storm related damage.

GlobeSt.com: Should you rethink your policy elements?

Wolf: It's too late to rethink your policy now, but talk to your insurance agent if you think you have the wrong type of policy. Many people opt for the cheapest form of basic coverage. Nearly all insurers offer a more extensive level of protection if you want to pay for it.