

September 15, 2017



Robert Phillips looks at his neighbors house on Williams Street in Key West, a tree crushed the house as Hurricane Irma passed over the island, September 10, 2017. The suffered tree damage throughout the city and residents were concerned about the possibility of a surge of water from the storm yet to come.

Home or car damaged in Irma? Here's what your insurance will cover

Now that Hurricane Irma has passed, insurance claims will begin to flood in from residents whose homes and cars were damaged by the storm's winds.

While no single insurance policy covers all the damage that a hurricane could cause, a mix of windstorm, homeowners and flood insurance will cover most post-hurricane predicaments.

Before you file a claim, check your policy to see what's covered. For example, blown-off shingles, shattered windows and water damage will likely be covered by homeowners or windstorm insurance.

When should I file a claim?

Homeowners have the responsibility to file a claim in a timely manner, said Philip Yanan, an insurance property agent for Wilson, Washburn and Forster. It's often better to begin the claim process early, even if you initially think you can cover the cost of repairs. Repairs could turn out to be more complicated and costly than initially expected.

What triggers a hurricane deductible?

A hurricane deductible is how much a homeowner must pay before insurance will begin to cover the damage caused by a hurricane. The application of hurricane deductibles is triggered by losses resulting from a named hurricane, and applies only once during hurricane season.

In Florida, all insurers must offer hurricane deductible options of \$500, 2 percent, 5 percent and 10 percent of the value of the dwelling. The percentages are based on the total value of the home, [according to the Insurance Information Institute](#).



MATIAS J. OCNER mocner@miamiherald.com

If I have water damage, should I file a claim with my homeowners insurance, windstorm insurance or flood insurance?

Flood insurance covers rising water, accumulation of waters and inflow of tidal waters, including storm surge.

Damage caused by a leak in the roof, or water coming in through a window could be either windstorm or homeowners insurance. It depends on what action caused “the unbroken chain of events” that led to the damage, Yanan said. Homeowners should check with their policies to see what is covered.

What if I have flood damage and no flood insurance?

Banks require flood insurance for homeowners who live in flood-prone zones. But Hurricane Irma engulfed some neighborhoods that are not designated as flood zones, such as Coconut Grove.

FEMA can help you repair flood damage with either [a grant or loan](#), depending on the severity of the disaster. The organization may also help you bridge the gap between the cost of repairs and the amount of coverage your insurance provides.

Is damage to my fence, gazebo or other outdoor structure covered by my homeowners insurance?

Typically, yes. The structures that are covered by your insurance should be listed under the dwelling section of your homeowners insurance, Yanan said.

What if my car was damaged during the storm?

Auto insurance typically covers any damage to a vehicle as a result of a hurricane.



PEDRO PORTAL pportal@miamiherald.com

Will my insurance cover the cost of relocating or staying at a hotel?

Homeowner or renters insurance policies generally cover additional living expenses incurred due to damage to your home.

Does my insurance cover damage to landscaping?

Typically, no.

When should I hire a public adjuster?

Yanan suggests residents try going through their insurance first — before hiring a public adjuster.

“When we have a tropical event like this there is a lot of predatory business practices,” Yanan said. “Roofers show up from out of state. You have to be

careful. Public adjusters, that's an area where people come in new to the area, they are not from our region."

Public adjusters typically get 10 to 20 percent of the claim, which means that adjusters can potentially take a slice of the policy limit, as compared to real estate agents, for example, who make a commission.

Yanan suggests trying to sort the claim with insurance. If you feel you are getting the runaround, seek out a public adjuster.



MATIAS J. OCNER mocner@miamiherald.com

Should I try to repair some damage before an adjuster comes to my home?

Yes. Residents should try to reasonably prevent further damage to their property. So if a tree falls on your roof, for example, you should try to remove it. Remember to take photos before and after the process, and save receipts for expenses incurred in the removal.

But don't make permanent repairs until an adjuster has assessed the damage.

What documents should I have on hand to make the claims process quicker?

Jason Wolf, partner at Koch Parafinczuk Wolf Susen, suggests gathering up as many documents as you can: home inspection reports, any receipts for any repair work you've done (especially major repairs, roof work, etc.) and call your insurance company.

When an adjuster comes to your home, have photos ready, as well as any receipts for repairs you made to the damage. Residents should try to prevent further damage (such as the previously noted example of removing a tree that has fallen on their roof), and then include the costs of repairing the damage in their claim.

“They understand that not everyone saves every single document,” Wolf said.



MATIAS J. OCNER mocner@miamiherald.com

How do I spot a fraudster?

Beware of contractors who ask for a large amount of money upfront, suggests the United States Automobile Association, and whose bids are low.

The large number of claims in Florida and in Texas, after Hurricane Harvey, means there is likely a shortage of adjusters.

Bryan Wood, chief meteorologist and analyst for flood insurer Assurant, says another red flag is if someone just shows up at your door. Most insurance companies don't send adjusters until you call them.

If you're still not sure, ask for credentials, call your insurance company to verify or simply look them up on Google.

"If they're scam artists, there are likely to be past stories about that online," Wood said.

What responsibility do I have as a renter?

Renters who have renters insurance should file a claim for any damage they have, Yanan said. Anything internal to the property is on the renter's insurance. External damages may fall on the landlord's owners insurance.

Folks who don't have renters insurance should ask their landlords to file a claim, Yanan said.

What do I do if I don't have insurance on my property?

FEMA can help homeowners or renters who don't have insurance. If that applies to you, [file a claim here](#).