

Your Legal Rights

By Michael Cecere

Be Prepared To Document Your Hurricane Claim Before It Occurs

Before a hurricane hits be prepared. Have a plan, buy supplies and stay informed. Do not wait until it is too late. Your home and personal property are your most important and cherished assets. If you have done all you can to protect your property before a hurricane, you have little, if any control over the damage that is done by the storm. After the storm you will look to your insurance carrier to live up to the promise the insurer made in the insurance policy. Therefore, you should review your policy before hurricane season to make sure you are properly insured and understand your coverages. If you do not understand the policy, make an appointment with your agent to go over the coverages. You should not wait until a hurricane is headed your way to read your policy because insurers will not let you make changes to your policy at that time.

It may sound odd, but be prepared to document your claim before it occurs. Do not give your insurance carrier any reason to deny or reduce your claim. After a storm hits, you will be upset, confused and worn out. At that point, it may be very difficult to try and identify what items have been damaged or lost. Before the storm hits take still pictures or videos of your house and personal belongings. This way there is no doubt as to what was in your house at the time of the storm. Furthermore, the photographs will document the condition of your house and belongings before the storm. Most people do not maintain receipts for all furniture, electronics and clothing. Therefore, you should inventory your personal property. Write down the make, model, year of purchase and cost of your personal property items. After you accumulate the documentation of your home and belongings, put the information in a safe place that has no risk of being destroyed by the hurricane. Documentation can be stored electronically and kept with you or you can send the documentation to a friend or family member in another state.

When you meet with your adjuster after the storm, he or she will no doubt be working overtime to adjust all of the claims from the hurricane. The adjuster will appreciate orderly documentation of your loss and will be more likely to approve your claim the first time around with little or no resistance. If you do not feel comfortable relying on the insurance company's adjuster, you can retain a public adjuster to represent you in presenting your claim. You will still need to provide your public adjuster with the documentation of your house and personal property so he or she can present your claim. Public adjusters are paid a percentage of your total claim usually ranging from ten to twenty percent of your claim amount.

If you cannot get your claim paid in a timely fashion or the insurance company denies your claim, you should hire an attorney who handles homeowner's claims. An attorney can demand appraisal of your claim which is a process whereby each side selects an appraiser to assess the damages. If they appraisers cannot agree on the value of your claim they select an impartial umpire to make the final decision. An attorney can handle your claim on a contingency fee basis which means you do not have to pay a fee unless

there is a recovery. Also, if you have to file a lawsuit against your insurance carrier and prevail, the insurance carrier will be responsible for your attorney fees.

Attorney Michael Cecere from Cecere Santana, PA represents property litigation and personal injury cases dealing with automobile accidents, slip and falls, dangerous drugs and products; medical malpractice, nursing home negligence, dog bites and other cases relating to personal injury due to the fault of others. He is a Board Certified Civil Trial Attorney and former insurance defense attorney. You may reach him at (954)653-9969, toll-free at (866) 913-3948 or at mcecere@ceceresantana.com with any questions or comments.