



Top Catastrophe Claim Tips for Severe Weather Season

Severe weather can be unpredictable and strike at any time. Help your clients be prepared in the event their property is damaged by a hurricane, tornado, hailstorm or similar disaster. We recommend considering the following tips to achieve fast, efficient handling of your claim.



Prior to a claim

1. It is always a good idea to read through your policy and review coverage and exclusions prior to a claim so you will know what to expect. Keep an updated inventory of all your property. Seemingly insignificant items can add up quickly and should be submitted for review and consideration.
2. Expedite claims handling and improve client service by requesting that an experienced Independent Adjuster be written into the policy. This can be agreed to and added by an endorsement.

CONTACT

To learn more about how Amwins can help you place coverage for your clients, reach out to your local Amwins broker.

LEGAL DISCLAIMER

Views expressed here do not constitute legal advice. The information contained herein is for general guidance of matter only and not for the purpose of providing legal advice. Discussion of insurance policy language is descriptive only. Every policy has different policy language. Coverage afforded under any insurance policy issued is subject to individual policy terms and conditions. Please refer to your policy for the actual language.

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Prior to a claim (continued)

3. Post your CAT plan of action (POA) and share with employees. When creating a POA, we suggest you:

- Create a list of cell phone numbers of designated CAT POA team members and employees for emergency communications
- Ensure that you have the following materials on hand: tarps, sand, sandbags, plywood, computer/equipment covers, generators, fuel, batteries, flashlights, cleaning supplies, etc.
- Designate CAT POA team members to secure indoor/outdoor property at each location and disconnect/unplug appropriate equipment prior to evacuation of the premises
- Choose local, reputable restoration companies and/or contractors and add them to your list of contacts; be sure to include claim reporting information on the list as well
- Consider a potential secondary location should it be necessary/possible to work off site temporarily
- Consider the use of an application such as “Group Me” for mass communication with employees

Note: Please note that the list provided above is not complete or exhaustive. You may need to adjust it according to your specific situation and needs.



After a claim occurs

4. Assess the damage to the best of your ability and be prepared to give an accurate description of the amount and type of damage. Make sure you state whether the premises were rendered inhabitable as a result of the damages. This will allow your company to send out an adjuster with the appropriate level of experience, based on the level of damage.
5. Notify your insurance carrier or agent as soon as possible. The insurance contract requires notification as soon as possible after a loss. Be sure to leave a telephone number where you can be contacted and a complete address of the location so the company can get an adjuster to the scene quickly. Be sure to stay in touch with your adjuster and respond to calls promptly. Catastrophes can generate hundreds of claims, so communication and cooperation is vital for a quick resolution to your claim.
6. Take the necessary steps to avoid or minimize the suspension of business. Costs incurred that reduce your business interruption loss may be covered under Extra Expense. Be familiar with your policy coverage before you suffer a loss.



After a claim occurs (continued)

7. Photograph damaged areas prior to making temporary repairs if possible. Doing so will strengthen your claim and help with the presentation of your loss. Make the temporary repairs necessary to prevent further damage, theft or vandalism. Repairs of this kind could include boarding up broken windows and covering holes in the roof. Mitigating your damage is usually a condition of coverage (your insurance will usually cover the reasonable cost of temporary repairs). DO NOT make permanent repairs to your damaged property unless the adjuster has reviewed your claim and given you permission to restore your property.
8. If you can, get one or two detailed estimates for permanent repairs from a reliable contractor and give these estimates to the adjuster. Beware of “fly-by-night” operators who often follow a storm into town. Check with the Better Business Bureau before doing business with any vendor you don’t know. Keep in mind that public adjusters are illegal in some states. We recommend knowing the reputable contractors and restoration companies in your area, who you prefer to use, before you suffer a loss.
9. Refrain from signing any contract for restoration or repairs prior to discussing it with your company adjuster. Your adjuster can play a key role in helping you avoid price gouging after a catastrophe, but he/she won’t be able to negotiate a reasonable price for services if you’ve already signed a contract. Remember your insurance company is NOT bound by the contracts you sign.
10. Prepare an inventory of all damaged or destroyed property for the adjuster. Be sure to keep a copy for your records, and be sure NOT to discard ANY items before the adjuster is given a reasonable amount of time to inspect them. Provide available cancelled checks, invoices, etc. that support the value of damaged or destroyed property.
11. Keep ALL receipts and invoices for EVERY expense you incur after the loss, including items such as tarps, boards, cleaning supplies, etc. These costs add up quickly and may help erode your deductible.



Watch out for unlicensed public adjusters

Unlicensed or unscrupulous persons may pose as adjusters or, being an adjuster, may pose a threat to consumers. Unlicensed public adjusters, in particular, may pose a problem since they don’t work for any company or company-adjusting firm. Unlicensed public adjusters have not demonstrated their competency to adjust claims nor have they posted the required surety bond. You are encouraged to report any such activity to local authorities.

Please caution any clients that, if they contract with an unlicensed public adjuster, they are authorizing the claim check to be made payable to both themselves or a mortgagee and the adjuster. Clients are encouraged to have their attorney review any public adjusting contract before signing.