

# WHAT TO EXPECT WITH INSURANCE ADJUSTERS

After filing a claim with your insurance company, the company will send out a catastrophe adjuster to come assess the damage to your property. Their job is to evaluate your property damages and expenses from Hurricane Laura. They are collecting evidence regarding the extent and cause of damage related to your claim. This information will be used in determining amounts owed to you.

It is important to remember that this adjuster works for the insurance company. They are under time and pressure to adjust many claims. Because of this, they often make mistakes and overlook damages that would normally be found with a more thorough investigation. Policyholders can aid their cause in dealing with adjusters by being organized, keeping track of activities of recovery, providing information to the adjuster, keeping notes of any meetings or communications with the adjuster, and using careful language in describing the details of the losses and expenses.



## WHAT SHOULD I ASK MY INSURANCE COMPANY?

Policyholders should remain firm in holding their insurance companies accountable. After all, you pay for your insurance with monthly premiums, so they should help you financially after incurring a loss. Policyholders should ask their insurance company:

- Can I get a partial payment right away?
- How much am I fully entitled to?
- When am I going to get those benefits?
- Is there anything you or I can do to speed up getting what I am owed?
- When do they promise to get back to you?

Other things you can do include:

- Send photos and videos of the damage to the adjuster.
- Send copies of invoices and receipts of expenses to the adjuster.
- Remember to be pleasant and helpful!



## MAKING STATEMENTS TO YOUR INSURANCE COMPANY

When the insurance adjuster comes to inspect your property, you may be asked to provide an account of your damages, show them, and describe what you did before the storm in preparation, where you went during the storm, and what you have done since the storm. If you are asked to sign a statement, it is important to review it to verify it is accurate before signing. Remember to:

- **Be honest** – You will not receive compensation if it is determined you misled your insurer or the insurance adjuster. You may also face legal action for fraud. Do not make up invoices that do not exist. You are not required to keep invoices or receipts of items you purchased before the loss.
- **Avoid suggesting you're to blame** – Don't make any statements that could be interpreted as inaction on your part regarding the protection of your property.
- **Avoid giving a recorded statement to the insurance adjuster (if possible)** – If you are unable to avoid giving a recorded statement to the insurer per the conditions of the policy, please be sure to not contradict yourself or suggest you're to blame. Ask for a copy so you can correct inaccuracies later. You can also contact an insurance claim attorney to help you prepare.

## TIPS TO KEEP ORGANIZED

1. Keep a calendar and list activities and meetings by day of the insurance claim and recovery process.
2. Make a "Cast of Hurricane Laura" character list with:
  - a. Name, Business Name, Email Address, Cell Phone, and Work Phone
3. Photograph and scan all living expense receipts and invoices.
4. Photograph and scan all new personal property receipts and invoices for items replaced.
5. Keep and list temporary and emergency repairs.
6. Keep and list permanent repairs.

Keep copies of everything sent to the insurance adjuster – they often claim to not have received items or lose them!

## CHOOSE THE RIGHT INSURANCE CLAIM ATTORNEY

After disasters like Hurricane Laura, many law firms claim to be knowledgeable and experienced with hurricane property claims. You should do your due diligence in determining who you want to help and represent you. Experience and reputation count. Since 1985, Merlin Law Group has been dedicated to advocating for individuals, businesses and municipalities in handling insurance claims following catastrophic storms. Merlin Law Group has partnered with another local Lake Charles firm, Dwight & Gary, to provide much-needed assistance as you navigate through the Hurricane Laura insurance claims process.