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After the Storm: Additional Living Expenses

Most homeowners policies will pay additional expenses (ALE) you have if you can't stay in your home because of damage from a covered disaster. For example, if you have to move into a hotel or apartment while your home is repaired or rebuilt, the insurance company will pay your costs for temporary housing.

Just don't expect the insurance company to pay for your stay at a 5-star spa and resort or to eat out every night at the most expensive restaurant in town.

What types of living expenses does ALE pay for? The insurance company will not pay ALL of your living expenses. ALE is to help pay those expenses that are beyond your normal expenses because you can't live in your home. For example, ALE coverage will pay hotel lodging, but it won't make your mortgage payment. ALE typically covers hotel bills, reasonable restaurant meals (if you're staying in a hotel room with no kitchen), and other living costs above and beyond your normal housing expenses while you can't live in your home because of damage. You need to be sure you keep ALL receipts for any additional costs you have. The insurance company will need the receipts to reimburse you.

Is there a limit to how long or how much I can use for my additional living expenses? Keep in mind that ALE coverage is limited. Some policies have a dollar limit; some also may have a time limitation. The good news – these limits are separate from any coverage you have to rebuild or repair your home. They're also separate from any coverage you have to replace your belongings. Ask your insurance company or adjuster what your policy covers and any time or dollar limits that apply.

CONTACT US: If you have questions about your policies, please contact the Louisiana Department of Insurance at 1-800-259-5300 or visit our website at www.lidi.la.gov

Disclaimer: The information contained in this guide is not intended to provide a complete list of the insurance products and coverages you should have. It is intended to provide information to aid in a conversation with a licensed professional insurance agent. Be sure to consult a professional licensed insurance agent to discuss your insurance needs.

Assistance may be available from FEMA for the following:

Uninsurable Items: Insured applicants may receive assistance for items not typically covered by homeowners or flood insurance, such as wells, septic systems, access roads, etc., regardless of the type of disaster-caused damage or the applicant's insurance coverage.

Delayed Settlement: While FEMA cannot provide assistance for disaster-caused needs covered by insurance benefits, FEMA may provide assistance to help meet an applicant's immediate needs when their insurance benefits are delayed. Two important conditions for receiving this FEMA assistance are:

- Applicants who demonstrate their insurance settlement has been significantly delayed (30 days or more from the date a claim was filed) through no fault of their own, may be considered for initial Rental Assistance.
- Applicants accepting assistance in advance of receiving their insurance settlement must agree to repay FEMA upon receiving their insurance benefit.

If you have questions about assistance available from FEMA. Please contact 1-800-621-3362 or visit disasterassistance.gov