



## After the Storm: What to Expect When Navigating a Claim

### How long will it take for my insurance claim to be resolved?

If there's substantial damage involving your home and property, an insurance claim is not going to be closed with a single payment. There will be claims payments for various parts of your claims as the rebuilding process moves along. Most people find it takes at least 18 to 24 months to repair/rebuild their home and replace their possessions after a major disaster. Your insurance claim will stay open until the insurer has made all payments you're entitled to under your policy.

### What if I'm not satisfied with the amount of my insurance payment?

- Your payment won't necessarily be the same as your neighbor's. Your coverages, deductible, and policy limits may be different even if the damage looks the same.
- If the insurance company denies any part of the claim, ask for the denial in writing. Keep all paperwork.
- If you don't believe the offer is fair, call the insurance company. Be prepared to explain why you think the offer is unfair. If you're not satisfied with the response, contact the Louisiana Department of Insurance.

### What if the insurance company doesn't agree with the damage estimates from my public adjuster or my contractor?

Differences in construction estimates are common. Ideally, you and the insurance company should reach agreement on a "scope of loss." This is a detailed list of the quantities of construction materials, labor, profit and overhead, building code compliance, and every single item required to repair or rebuild your home.

Once you've submitted all the information that your insurance company needs, including written estimates from contractors, the adjuster will calculate the total cost. If you disagree with the claim amount the adjuster has calculated, you can settle that disagreement without going to court through appraisal or arbitration.

The appraisal process begins with two appraisers comparing their estimates. The process only determines costs, not if your policy covers these costs. It isn't a court proceeding. If you use the appraisal process, you'll have to pay some of the costs. What you'll have to pay will depend on the current Louisiana law. If your policy has an appraisal clause, you must go through the appraisal process before you can use your insurance company.

Arbitration is a legal process, but you don't have to go to court. In an arbitration hearing, a neutral third party (arbitrator) hears from both you and your insurance company. Both parties agree to accept the arbitrator's decision. Usually the decision is binding so you can't go to court to appeal the decision.

**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](http://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.*