



LOUISIANA DEPARTMENT OF INSURANCE

AFTER THE STORM...

What should I do if my vehicle flooded?

Contact your insurance agent or company right away to file a claim.

Have your policy number available.

Review your auto insurance policy.

Comprehensive coverage pays for damage to your vehicle from fire, severe weather, vandalism, flood and theft.

Remember, you are not required by law to carry comprehensive coverage.

If you have only liability coverage or liability/collision coverage, it is highly probable that any flood damage to your vehicle will not be covered. You should check with your agent to find out what your policy covers and in what amounts.

Under state law, if your vehicle has been declared a total loss because it was flooded, you cannot buy it back.

Instead, the insurance company has to send the certificate of title to the Office of Motor Vehicles along with an application for a Certificate of Destruction. Vehicles

that have been issued a Certificate of Destruction cannot be resold. ([LA. R.S. 32:707.3](#))

Keep in mind you may have to pay a deductible.

The deductible limits for comprehensive and collision coverage are determined when you purchase a policy.

Keep copies of all correspondence.

Whenever you communicate with your insurance company, be sure to keep copies of all correspondence. Write down information about your telephone and in-person contacts, including the date, name and title of the person you spoke with and what was said.

If you're not satisfied with an auto insurance claim, you can submit an [online complaint](#).

The LDI Office of Consumer Services can assist you if you have a question about your policy or just need information or help resolving an issue before you file an official complaint.