

You are **NOT** at the mercy of the insurance companies and you **ARE** entitled to payment of your full policy

*\*\*\*Below is the information you need to dispute your insurance claim\*\*\**

## **DO'S and DON'TS**

### **DO**

Do keep detailed records of all repairs, letters, bills, and interactions.

Do keep records of who you speak with, including their title, date and time of call, and what was said.

### **DON'T**

Don't sign any releases or cash any checks if you're unsatisfied with your settlement.

Don't sign anything stating you have suffered “flood” damage. (Most homeowners policies do not cover flood damage and this could hurt your claim.)

## **\*\*\*IMPORTANT!\*\*\***

Many insurance companies are refusing to pay claims they classify as “flood” damage. **DO NOT ACCEPT THIS RESPONSE!** Your damage may be the result of rain or wind, which is covered under homeowners policies.

(example – the wind may have damaged your roof or windows which caused water damage in your home)

## **So, You Want to Dispute Your Claim?**

**Step 1** – Contact your Insurance Company and discuss your problem.

**Step 2** – Don't settle for a denial! - ask to speak to a supervisor. Find out what their procedure is for a dispute and file an appeal, or get your case reopened.

**Step 3** – If your problem is not resolved, you can either file a complaint directly with the Louisiana Department of Insurance at: 1-800-426-8792 (8-5:30 M-F)

OR at any point you can get free legal advice by calling the **Pro Bono Hotline** 1-800-310-7029 (8-5 M-F)

**Step 4** – Only **AFTER** you have completed a dispute process, and have spoken with an attorney, you may enter arbitration. You can request arbitration, which must be paid for by your insurance company, by contacting your insurance company or the American Arbitration Association at 1-800-426-8792 or [www.adr.org](http://www.adr.org)

Mediation offers a **FREE**, unbiased way to resolve disputes. However, insurance companies will bring an attorney and you should too.

## **Contacts**

*(free Internet at 1417 Franklin Ave)*

Don't know the name of your insurance company?

<https://www.lidi.state.la.ed/WebContactRequestForm/WebContactRequestForm.aspx>

Can't find your insurance company's telephone number?

[http://www.lidi.state.la.us/whats\\_new/katrinelist.pdf](http://www.lidi.state.la.us/whats_new/katrinelist.pdf)

Want the brochure on the Hurricane Mediation Program?

[http://www.lidi.state.la.us/whats\\_new/Hurricane%20Mediation%20Program%20brochure%20Revised.pdf](http://www.lidi.state.la.us/whats_new/Hurricane%20Mediation%20Program%20brochure%20Revised.pdf)

Need tips on how to handle the mediation process?

<http://www.adr.org/si.asp?id=2090>

Need free legal advice?

Katrina Pro Bono Hotline 1-800-310-7029

NOLAC 504-529-1000

SE LA Legal Service 1-800-521-6242

Do you think there is insurance fraud?

Insurance Fraud Hotline 1-225-342-4956

Need more information?

[www.katrinalegalaid.org](http://www.katrinalegalaid.org)

[www.lawhelp.org](http://www.lawhelp.org)

## Myths

*Myth: You need your policy to prove you have insurance.*

**False** – there are other ways to prove you have insurance. Check with your agent to see if he/she has a copy of your policy. Bank and accounting records can be used to prove that you paid insurance premiums.

*Myth: Only physical damage to and from loss of property will be reimbursed by insurance.*

**Maybe** – Your policy may also cover financial losses from inability to conduct business, pre-storm preparations.

*Myth: You cannot collect insurance because your policy has expired or has not been renewed since Katrina (08/26/05).*

**False** – If your policy was in effect prior to Katrina, your insurance company cannot cancel or refuse to renew.

*Myth: Insurance companies will always prevail over individuals.*

**False** – The law favors individual's rights over insurance companies through maximum consumer protection.