

## HAS SANDY LEFT YOU TRAUMATIZED? FOLLOW THESE TIPS TO ENSURE THAT YOUR INSURANCE COMPANY DOES NOT DO THE SAME



For many people, even though the storm has ebbed they still continue to suffer as they are unable to get their insurance companies to cough out the cash that they need to repair the damages that they had to endure. Homeowners' insurance companies having to shell out unanticipated amounts, have made their clauses more tougher increasing premium rates and discreetly adding in hidden clauses that make their liabilities much lesser. Some homeowners are finding out to their detriment that they are getting a fraction of what they thought was their legitimate due, only because they were too trusting and not very vigilant. The first thing to do is, even if you have a power outage, to locate your homeowners' policy and re-read it and understand what kind of coverage you really have. Very often a keen perusal will reveal that you really don't have the type of policy that you thought you had and one the glib talking agent had assured you. After the last two hurricanes, Katrina and Irene, insurers added strong wind and hurricane deductibles into their policies. These have insured that you get much less now for losses owing to weather than before. Some chagrined homeowners found that their policies covered loss by wind, but loss by flooding was not covered. If you are in the storm's path and there always has been sufficient warning, take out your camera and take pictures of your house and its furnishings, fittings and belongings. It will be even better to take a video of everything in the house on a "before flood and after flood basis." These pictures will come in extremely handy when the evaluator comes in to assess the damages. Even though you have insurance cover, insure that you empty your basement. It is almost certain to be flooded and most companies will penalize you for not taking preventive measures. Submit your claim as fast as possible. Ensure that your company gets to know of your claims as fast as possible. They should not be given the chance or excuse to say that they did not know. All companies normally have a deadline – miss it and your policy will be rendered valueless – not even worth the paper that it is written on. Be very careful about the words you use. The company could use them to show, for example, the window was damaged prior to the storm and the resultant flooding was because of the damaged window. They are very shrewd professionals and it would be advisable to very judicious in your choice of words. If you have to shift to some alternate accommodation because the storm has rendered your house unusable, make sure you retain the bills for room rent and the food you eat – these could be covered in your insurance policy. Your policy is also subject to the rules of the state you are residing in. Sometimes the rule mandate that you get compensated more than what your policy dictates. Last and not the least don't take the companies at their word. Question their offers and tell them this was not what you had bargained for when you took the policy. There have been umpteen occasions when the companies have duped the naive and the undemanding. If you feel that you have become a victim of injustice file a complaint with the higher authorities. You can do that by writing a letter or through the net. Most states have Consumer Assistance Units – remember it always pays to complain. You've been through one inescapable painful experience; don't allow another preventable one to traumatize you as well.