

Jack Hanks Arizona Discusses Things Everyone Should Know When Filing Hurricane Insurance Claims

Insurance expert Jack Hanks Arizona recently discussed several things everyone should know before filing a hurricane insurance claim.

SCOTTSDALE, ARIZONA, UNITED STATES, August 26, 2020 /EINPresswire.com/ -- Hurricanes can be extremely costly disasters. The combination of extreme wind and rain can result in damages many homeowners never expect to experience in their lifetimes. Insurance expert [Jack Hanks Arizona](#) recently offered his top tips and insider information about filing an insurance claim following a hurricane.

"We encourage all homeowners to purchase flood insurance, because it can be an affordable way to enjoy some peace of mind when those heavy rains and flooding hit," [Jack Hanks Arizona said](#). "Standard homeowner insurance policies don't cover flooding, and that can be absolutely devastating."

However, Jack Hanks Arizona stated that if your vehicle experiences issues due to flooding, whether at home or on the road, such issues could be covered by your car insurance policy. [Jack Hanks Arizona explained](#) that if you have comprehensive car insurance, it is highly likely that flooding is covered. He added that it's common to see used cars entering the market following a hurricane, as they've been damaged by flooding. These cars do not make good purchases, as they can have seriously damaged electrical systems, non-functioning airbags, and more.

"Tree damage is also extremely common due to a hurricane," Jack Hanks Arizona said. "But what your policy covers regarding fallen trees is a bit more confusing."

Jack Hanks Arizona explained that what your insurance policy covers depends where the tree has fallen. When a tree on your property falls and damages your neighbor's property, such as the roof of their home or a fence, the neighbor should file the claim with their insurance company. Hanks added that, many times, trees fall and don't hit anything. Some insurance policies will pay a small amount for cleanup, while others may not offer anything at all, which can result in much more work and expense for the homeowner.

Jack Hanks Arizona added that it's important to take advantage of all aspects of your insurance policy following a hurricane. Many times, a homeowner's policy will pay for additional food, accommodations, and other costs if you're forced out of your home due to damages. These

expenses can add up very quickly, so it's important to use any benefits your policy offers. Jack Hanks Arizona emphasized the importance of keeping receipts for reimbursement. "The most important action you can take following a hurricane is to start documenting all damages and contact your home insurance provider right away," Jack Hanks Arizona said. "Take photos before you make any quick fixes, save all receipts, and communicate with your insurance provider whenever you have questions."

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