The 4 Things Florida Homeowners Need to Know About Wind Damage - Before It Happens

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CORAL SPRINGS, FLORIDA, UNITED STATES, October 14, 2022 /EINPresswire.com/ -- Homeowners in Florida often experience wind damage to their property, but figuring out a wind damage claim is not easy. "Generally speaking, insurance claims are complicated. Each type of claim requires different information. Without the right information, the insurance company can - and will - deny the claim. This is especially true when it comes to wind damage claims," states Lee Anderson, owner of Aftermath Adjusters & Consulting, LLC.

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> *J. Lee Anderson*

According to Anderson, not every homeowner's policy covers wind damage in the same way. Some break up wind events into different categories, and the specific category determines what is covered, when it is covered, and whether coverage limits apply. "For the average homeowner, trying to figure out the differences between the various wind events is nearly impossible," says Anderson. "Unfortunately, getting it wrong can be costly."

When homeowners don't understand their policies, they can easily make mistakes that lead to inadequate coverage, underpaid settlements, and claim denials. Here are four things the public adjuster team from Aftermath Adjusters suggests homeowners determine before they experience a wind damage event.

#1: The Cause Matters
“If a property owner has damage due to a covered storm, then wind damage should be covered. But determining that the damage was due to the storm is another matter,” warns Anderson.

Not all disasters are covered by the standard homeowners policy. For instance, flood damage needs its own policy purchased through FEMA. However, floods and high winds often go together. Knowing which event caused the damage will be critical to receiving an appropriate settlement.

Anderson states, “Most people hire a doctor when they have a medical problem or a plumber when they have a plumbing problem. It just makes sense to hire a public adjuster when you have an insurance claim problem. Public adjusters know how to determine the cause of damage and document that cause so that insurance companies will pay on the claim.”

#2: Don't Believe Your Roof is Too Old
“Homeowners are often told that they don’t have a claim for roof damage because their roof is too old. Insurance companies get policyholders to believe that they needed a new roof before the storm, so the damage isn’t covered. This is patently untrue,” says Anderson.

If a roof sustains damage under a covered loss, then homeowners insurance must repair or replace the roof. Of course, the insurance company is only obligated to pay for whatever costs the least, which is often repair. New repairs on an older roof are quite noticeable and many homeowners would prefer a new roof instead, often electing to pay the difference.

Anderson suggests that homeowners contact a public adjuster to help with the negotiations. “Having a public adjuster on their side during the negotiation process will be crucial to getting the settlement needed to make appropriate repairs.”

#3: Check for an Anti-Concurrent Causation Clause
Many Florida homeowners policies have what is known as an anti-concurrent causation clause. “This cause essentially says that if more than one disaster happens at the same time and the property owner doesn’t have coverage for each type of disaster, then the insurance company will not have to pay for any damages - even the ones they would normally cover. So many homeowners find that they aren’t covered but figure it out too late,” says Anderson.

“It’s quite common for wind damage and flooding to occur concurrently. However, if the homeowner doesn’t have separate flood coverage, then their homeowner’s policy won’t have to pay for the wind damage. This leaves homeowners with no way to repair their home.”

Anderson recommends that homeowners carefully look at their policy to determine if it contains an anti-concurrent causation clause. If it does, then they should seriously consider obtaining flood insurance in addition to homeowners insurance.

“If a policyholder isn’t sure if their policy contains the anti-concurrent causation clause, ask a professional, like a public adjuster, to look over the policy. Aftermath Adjusters will gladly work with homeowners to help them determine if they have adequate coverage - before they need it.”

#4: Hire Experienced Contractors
When a hurricane hits the area, contractors swarm the area hoping to making money fixing wind damaged properties. Unfortunately, many of these contractors are not qualified professionals with the right experience.

“The best way for a homeowner to know they are hiring the right contractor is to hire local. This way, they can get recommendations from friends and family. And by all means, check to be sure that they have a valid license for Florida”, says Anderson, who warns to always be on the lookout for scammers after a storm.

About Aftermath Adjusters & Consulting
Aftermath Adjusters & Consulting, LLC a public adjuster firm with 50+ combined years of experience who advocate for homeowners when negotiating and appraising an insurance claim. Public Adjusters are licensed and trained insurance claims adjusters who work with claims from the initial inspection, gathering and providing the insurance company the documents needed to fully investigate a claim, preparing a professional estimate, negotiating the claim, and meeting at all on site inspections. Aftermath Adjusters & Consulting has experience with hurricanes, floods, fires, mold, water damage, cast iron pipes, roof leaks, and other natural disasters that can cause significant damage to a home.

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