4 Things Homeowners with Hurricane Ian Damage Need to Understand

With Hurricane Ian, hurricanes now make up 9 of the 10 costliest natural disasters in US History & homeowners are left trying to pick up & find ways to rebuild

CORAL SPRINGS, FLORIDA, UNITED STATES, November 11, 2022 /EINPresswire.com/ -- Hurricanes are costly natural disasters. In fact, with Hurricane Ian, hurricanes now make up nine of the 10 costliest natural disasters in the United States. Unfortunately, homeowners are left trying to pick up the pieces and find ways to repair their properties.

Lee Anderson of Aftermath Adjusters & Consulting says, “Filing a hurricane damage insurance claim is complicated. It’s even more difficult since the damage from Ian is so widespread. Insurance companies are overwhelmed. Homeowners have unanswered questions. Scammers are working hard to make money on the disaster. Generally speaking, stress levels are really high.”

> When filing for damages, homeowners may find that they have to make several claims to make use of all their policies.”
>
> *J. Lee Anderson*

Because Anderson understands that homeowners are confused about their coverage, Aftermath Adjusters & Consulting is providing information to help them figure out the process. Here are four things they feel all homeowners should know.

#1: Homeowners May Use More Than One Policy
Homeowners may have more than one policy that will help cover the damages to their property. These include:

- Homeowners Insurance - which may include additional living expenses and/or loss of use coverage, as well as water damage the came into the home from the top down, ie through a hole in the roof, window, door, or walls

- Wind and Hail Insurance (also known as windstorm or hurricane insurance) - Additional policy that specifically covers high winds, tornadoes, and hail

- Flood Insurance - Additional policy for water that enters the home from the bottom up, ie storm surge or overflow of a body of water typically purchased through the National Flood Insurance Program.

“When filing for damages, homeowners may find that they have to make several claims to make use of all their policies. They should always make a claim even if they don’t think the insurance will cover it. It’s possible that some of the damage may be covered.”

#2: Florida Law Allows For Different Hurricane Deductibles

“Homeowners may have a standard policy with a $1,000 deductible,” says Anderson. “However, that doesn’t mean this will be the deductible for a hurricane.” That’s because Florida law states that insurance companies may charge a different deductible for hurricane damage. This deductible is typically between 5% and 10% of a property owner’s coverage.

“The difference can be pretty substantial,” states Anderson. “If a homeowner has $500,000 in coverage and the hurricane deductible is set at 10%, that means the homeowner has to pay $50,000 out of pocket.”

#3: Trees May or May Not Be Covered

Anderson says that not all homeowners policies cover downed trees. It depends on the policy, where the tree fell, and how much damage it did. Here is what homeowners should understand:

- The removal of a tree that fell on the homeowners house is typically covered by their insurance.

- If the tree fell on a neighbor’s house, the removal is typically covered by the neighbor’s insurance.

- When a tree falls in the yard without damaging a structure, the insurance may not cover removal. If it does, the cost is usually capped at between $500 and $1,000 per tree.

#4: Having Insurance Doesn’t Disqualify a Homeowner From Additional Assistance

Homeowners who have experienced damage due to Hurricane Ian may qualify for additional assistance beyond their insurance. “People need to understand that just because they have insurance doesn’t mean that they don’t qualify for other assistance. Always look for national, state, and local assistance for help.”

Where can homeowners find additional assistance? Here are a few sources:

 Dial 211 to reach United Way
 Disaster Assistance - https://www.fema.gov/disaster/hurricane-ian or 1-800-621-3362
 SBA Disaster Loans - https://www.sba.gov/funding-programs/disaster-assistance/hurricane-ian
 FEMA Appeals Help:
https://www.uwof.org/sites/uwof.org/files/FEMA%20Appeals%20Flyer%20-%20Hurricane%20Ian%20-2.jpg
 Disaster Recovery Centers: https://www.fema.gov/locations/florida#drc
 Disaster Unemployment Assistance: http://floridajobs.org/Reemployment-Assistance-Service-Center/reemployment-assistance/claimants/disaster-unemployment-assistance
 Disaster Assistance databank: www.disasterassistance.gov
 Local, state, and national non-profits who may be offering assistance to those who suffered from damage such as Red Cross, Catholic Charities, Publix Charities, Convoy of Hope, World Central Kitchen, Save the Children, Latter Day Saint Charities, local food and clothing banks, and more.

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, cast iron pipes, roof leaks, and other natural disasters that can cause significant damage to a home.

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