

Understanding Hurricane Insurance in Louisiana

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/EINPresswire.com/ -- Late August and early September mark the peak hurricane season in the Atlantic Ocean and the Gulf of Mexico. To aid homeowners and business owners in navigating the often complex field of hurricane insurance, [Shannon Howard-Eldridge](#), an experienced attorney at [Milling Benson Woodward Law Firm](#), provides crucial insights.



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"In Louisiana, one can never be too prepared for hurricane season. The key to safeguarding your assets lies in understanding the fine print of your insurance policy," says Howard-Eldridge.

Grasping Policy Exclusions and Deductibles

Homeowners and other property insurance policies often include windstorm coverage. However, it's essential to be aware of policy limitations and exclusions, especially when it comes to damage caused by flooding or named storms.

Howard-Eldridge advises, "Look beyond just windstorm coverage. Policies may have specific deductibles for named storms that differ from those for other loss causes like fire or hail. Understanding these nuances could save you significant financial distress."

Key Policy Exclusions and Limitations

"Every insurance policy is different, and exclusions and limitations can vary," states Howard-Eldridge. Common policy exclusions might include damage resulting from mold or water intrusion. Coverage is typically subject to limits and applicable deductibles, and some policies might only offer actual cash value (ACV) instead of replacement cost value (RCV).



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Shannon Howard-Eldridge

"It's vital to do your due diligence. Review your policy to understand what it covers and under what conditions payments are made. Some policies won't pay replacement costs until the repair work is completed," she adds.

The Importance of Documentation in Claims

Post-hurricane, documenting your claim thoroughly is crucial for a smooth process. Shannon Howard-Eldridge emphasizes, "Any steps that can mitigate or limit your loss should be taken immediately, such as tarping a hole in the

roof or boarding up the home."

Preserving evidence of damage for insurance adjusters is equally essential. "Accurate documentation expedites the claims process and ensures a more satisfactory resolution for both the insured and the insurer," she remarks.

Expert Advice for a Smooth Claim Process

"Keeping records like photographs, video footage, receipts, and repair estimates can make all the difference in the claims process," advises Howard-Eldridge. "The easiest claims to deal with are those with extensive documentation."

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