



Hurricane Francine came and brought destruction to south Louisiana, and we're here to help you navigate your insurance process smoothly once you have recovered from the storm. Since the flurry of hurricanes that have hit south Louisiana over the last four years, we are all pretty well versed in how to stock up on supplies and hunker down safely at home. But are you prepared for the aftermath of the storm and aware of how to best deal with your insurance company?

Here are Scott Vicknair's recommended practices for documenting your claim should you experience any damage to your home or business:

1. **Take photographs:** Most people are understandably rushed to throw out wet or permanently damaged items, but stop to take photographs first! Insurance companies are hesitant to pay for items they cannot verify were damaged either through an inspection or documentary evidence such as photographs. And with the recent legislative changes in Louisiana for first party property claims, this will be important documentation to have when submitting "satisfactory proof of loss" to your insurance company, which is now required to be in writing.
2. **Open your claim:** Call your insurance company as soon as you are able so that they have the option to document the claim in whatever manner they wish, whether through a personal inspection or otherwise.
3. **Mitigate your damage:** Every insured has a duty to "mitigate their loss." What does this mean? You must prevent further loss to your property by taking reasonable efforts to minimize ongoing damage. If you experience roof damage, tarp your roof as soon as it is safe to do so. If your windows

were broken, board them up. If you experience water intrusion, dry out or pull out any wet sheetrock. But don't forget to snap photographs first!

4. **Keep your emails and document all verbal communications:** If you receive any communications (electronic or otherwise) from your insurance company, make sure to hold onto them until the successful resolution of your claim. Likewise, save any written communications you make to your insurance company, and journal any verbal communications you have. These conversations are important to evaluating the timeliness of the insurance company's actions and may be needed when submitting satisfactory proof of loss to your insurance company, which is now required to be in writing.
5. **Retain a lawyer:** If your insurance company is not timely responding to your claim inquiries, does not send an adjuster to inspect your property, or does not make a timely offer to settle your claim after receipt of written satisfactory proof of loss, don't wait to reach out to us. Louisiana law surrounding first party property claims just saw drastic changes following the spring 2024 legislative session, but insurers are still required to timely adjust claims and tender undisputed funds.

We hope you stay safe and make it through the storm unaffected. But should you need us, we are here to help.

Sincerely,

David P. Vicknair - Partner, Personal Injury Group

ScottVicknair.com