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What To Do and What Not To Do in the Days Following a Hurricane

The following is a list of items to consider within the first few days following a hurricane to protect your business and/or personal property and to make your insurance claim go smoothly for you and your insurance company:

- ✍ **Contact your insurance company immediately** and let the company know the severity of the damage. Claims are often prioritized in the order of severity. Make sure to get a claim number so you can confirm you are in the company's system and so they can easily access your file. If possible, get the name of your adjustor so you can contact him/her easily.
- ✍ **Check your insurance policy for a named storm provision.** Under a recent change to Louisiana law, many insurance policies now have a revised deductible for "named storms" such as Hurricane Gustav where the deductible for insurance claims may be much higher (as much as 4% of the insured value of the property) than the standard deductible for other losses under the policy.
- ✍ **Keep copies of all documents sent to your insurance company** or the adjustor so you can easily refer to information the adjustor may want to discuss with you.
- ✍ **Document damage with photos or video** before and during the repair or clean-up process.
- ✍ **Mitigate damages.** Whether it is business or personal property, take reasonable steps to make emergency repairs to preserve the value of property or prevent further damage. Do not compromise your safety or health. Trees can be removed from rooftops or other property. You do not have to leave the trees to show your damage.
- ✍ **Take reasonable steps to get your business operational as soon as possible.** Don't let insurance issues stand in the way of this step. Document all expenses incurred in reopening in any capacity (e.g.; rental/purchase of a generator, paying overtime, hiring temporary workers or extra security, using temporary facilities, etc. Your accounting department or outside accountant can assist you and the insurance company with this process.

- ✂ **Get written invoices for all work performed and expenses incurred.** You will be required to prove your claim. If you do repair work or clean-up personally, record your time as some policies may reimburse for this.
- ✂ **Debris clean-up may be subject to a different limit under your insurance policy**, so get a separate invoice if you pay someone to remove debris.
- ✂ **Check out your contractors.** Make sure contractors you hire to repair your home or business have proper general liability and workers' compensation insurance (check for certificates of insurance and dates of coverage).
- ✂ **Get a written estimate** from any contractor you intend to use. If possible, get your insurance company to approve use of your preferred contractor. Avoid giving a deposit to a contractor or advance money for tools, supplies, etc.
- ✂ **If the job is large, consider a financial "hold back"** to make sure no liens are filed against your property. When you accept a written estimate, it is considered a contract. Read it thoroughly to understand your obligations and prevent potential future disputes.
- ✂ **Follow the rules for workers.** If you hire temporary workers to resume business operations or if your company is involved in clean-up or repair work, make sure to follow overtime rules and I-9 (immigration) requirements. Make sure temporary worker contracts have indemnity and hold harmless provisions protecting you.
- ✂ **Obtain an early evaluation** of water intrusion and mold before you begin repairs.

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