



Week One: Check your policies.

Your insurance policies are documents spelling out exactly the terms and conditions of your insurance plan and advising you, the policyholder, about what claims the insurer is legally required to pay. Your policy is your guide that details what sort of perils you and your home are protected from and what steps you need to take in order to file a claim if you are affected by a covered peril.

The first step in preparing for hurricane season is knowing what is in your policy. Reading through your policy from front to back once a year is always a good idea, but you can use our worksheet to pull our key pieces of information you may need in an emergency.

Some tips for reading your policy:

- You can't read your policy if you don't have a copy of it. If you can't find your policy, call your agent and request a copy of your policy to be mailed to you. Your insurer may also offer online account services where you can print new policy ID cards, review your policy details and access your current or archived insurance information. Ask your agent or visit your insurer's website to learn more.
- Insurance policies are legal documents and can be hard to understand or use terms that may be unfamiliar. You can use NAICs [glossary of common insurance terms](#) online to better understand your policy.
- Use our Policy Worksheet to write down information that could be helpful to you in an emergency or if you have to make a claim.
- Read through all of your policies and consider what perils are likely to befall your family or home. Homeowner's policies typically exclude flood damage, which can be a costly event in Louisiana. Make note of any concerns you have about what your policies don't cover.
- Note if your policy has a hurricane deductible. A hurricane deductible is the amount you pay out of pocket before insurance coverage will pay for a claim. Hurricane deductibles are typically 3 to 5 percent of a home's value rather than a dollar amount deductible.



According to a 2017 survey by the National Association of Insurance Commissioners, 56 percent of homeowners haven't reviewed their homeowners insurance policies in more than a year; and 14 percent are unsure when—if ever—they last reviewed their policies.

Once you've reviewed your policies and made note of important information, decide if you need to contact your agent about closing any gaps in protection that you may have. You can use the Department's [Shop Your Rates](#) tools to find average premium costs in your area and the complaint ratio's of insurers across the state. You can also review the [Consumers Guide to Homeowners Insurance](#) to learn more about this important coverage.



Once a storm enters the Gulf of Mexico, it's unlikely that insurers will write coverage in areas that could be impacted

Your policies may cover more than just the structure of your home. Consider the following when reviewing your policies:

Contents coverage: Contents coverage is insurance that pays for damage to, or the loss of, your personal possessions while they are in your home. If you are the victim of a flood or hurricane, the damage is not only to the structure of your house. It can also ruin the furniture and items that make living in your home enjoyable. *Contents* refers to anything not permanently attached to the structure of the home. There may be limits to how much contents coverage you can purchase so be sure to understand your risks and needs.

Additional Living Expenses/Loss of Use Coverage: This coverage provides for living expenses that would exceed the insured's normal expenses to maintain a comparable cost of living after a claim has been made. For instance, if a hurricane rendered your home unlivable while repairs were being made, additional living expenses (ALE) coverage may cover a hotel bill for a period of time. There are limits to ALE coverage and there may be time limits as well. Receipts and records are rare needed to receive reimbursement from ALE coverage.

Comprehensive Vehicle Coverage: Comprehensive coverage on your vehicles pays for damage to your auto caused by an event other than a collision. If your vehicle is affected by a storm, flood or hurricane, comprehensive coverage will apply.



Flood coverage is excluded from most homeowner's policies and that you will need a separate policy to be covered. Policies can be purchased through private insurers or the National Flood Insurance Program. There is typically a 30-day waiting period before a flood insurance policy takes effect. LDI can answer simple questions about flood insurance but the Department does not regulate the [National Flood Insurance Program](#) which is a federal government program.

Policy Worksheet

Homeowners Insurance

Insurance Company: _____

Policy Number: _____

Local Phone Number: _____

National Phone Number: _____

Agent Name: _____

Deductible: _____

Hurricane/Named Storm Deductible: _____

Flood Insurance

Insurance Company: _____

Policy Number: _____

Local Phone Number: _____

National Phone Number: _____

Agent Name: _____

Deductible: _____

Auto Insurance

Insurance Company: _____

Policy Number: _____

Local Phone Number: _____

National Phone Number: _____

Agent Name: _____

Deductible: _____

Louisiana Department of Insurance

1-800-259-5300

www.ldi.la.gov