



**LOUISIANA  
DEPARTMENT OF  
INSURANCE**

# AFTER THE STORM...

## FAQs about **storm-related property damage**

### **Do homeowners insurance policies cover flooding?**

Homeowners policies DO NOT cover most flooding. You need a separate flood insurance policy to protect your home and belongings against flood damage.

### **Do automobile insurance policies cover flooding?**

Yes, if you purchased comprehensive coverage. If you only have liability or collision coverage, flooding is not covered.

### **Can I buy flood insurance if my property has flooded in the past?**

Yes, even if your home has been flooded before. However, there may be a 30-day delay before flooding is covered. See your insurance agent for details.

### **Will federal disaster assistance pay for my flood damage?**

You may be eligible for federal disaster assistance if your home is in a federally declared disaster area.

### **How soon does the insurance company have to pay the money it owes me for the repairs to my property?**

Sometimes you will receive a check quickly. However, an insurance company has up to

30 days to pay your claim after you give them satisfactory proof of loss.

### **If a neighbor's tree fell, causing damage to my property, is their homeowners insurance company responsible for payment of my repairs?**

- Generally speaking, if your neighbor's healthy tree falls on your home, fence, or other property, it is your insurance company's responsibility to pay for repairing the damage.
- If the tree was dead or weakened in such a way that the owner should have known it was dangerous before it fell, your neighbor's insurer would probably accept liability and pay for the damage.

### **If I'm not satisfied with the service my insurance company has given me, who should I contact?**

Contact the Consumer Services Division of the Louisiana Department of Insurance at 225-342-1336 or 800-259-5300 with your concerns about how the insurer is handling your claim. If necessary, you can file a complaint online at [www.lidi.la.gov/fileacomplaint](http://www.lidi.la.gov/fileacomplaint).

### **I don't know how to contact my insurance company and I may have a complaint.**

Contact us at 800-259-5300 or 225-342-1226.