

Hurricanes: Insurance and recovery resources

Disasters + Preparedness

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In focus: *09/25/2020*

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Following a hurricane or other disaster, getting back to normal can take some time. To assist in the recovery process, the Triple-I has compiled useful information around post-disaster safety and insurance coverage questions, with detailed guidance on how to file a claim. In addition, resources specific to Alabama, Florida, Louisiana, Mississippi and Texas affected by recent storms are included.

Insurance can be critical for recovery after a disaster. Despite this, many homeowners who live inland do not carry flood insurance, even in coastal areas. Homeowners are advised to review coverage, and [after a storm, contact their agents, and take photos of any damage.](#)



Safety and resources for recovery

Following a hurricane, new perils brought by the storm can pose risks. And if you have evacuated, it might not be safe to go back home. The following articles provide information and guidance to keep you and your loved ones safe in the aftermath.

Articles:

[After a hurricane, beware of the dangers that remain](#)

[When disaster strikes: Preparation, response and recovery](#)

[Health safety following a flood](#)

[Recovering from a flood](#)

[Catastrophe-related fraud](#)



What does insurance cover?



In the aftermath of a hurricane or natural disaster, policyholders may have questions about the insurance process, including what is covered and what isn't. Here are some answers to many of these common questions about home, auto, flood and other coverages.

Articles:

[Hurricane insurance FAQ](#)

[What is covered by standard homeowners insurance?](#)

[Renters insurance](#)

[Co-op or condo insurance](#)

[Mobile home insurance](#)

[Basic auto insurance](#)

[Boat insurance](#)

[How does flood insurance work?](#)

[Business insurance and flooding: Q&A](#)

[Environmental liability insurance](#)

[Spoiled food](#)



Claims



After a disaster, you want to get back to normal as soon as possible, and your insurance company wants to help. You may get multiple checks from your insurer as you make temporary repairs, permanent repairs and replace damaged belongings. Here's what you need to know about claims payments, including how to file a claim, what to expect during the process, and detailed explanations of what hurricane deductibles are, and how they work.

Articles:

[Understanding the insurance claims payment process](#)

[How to file a homeowners claim](#)

[Hurricane deductible backgrounder](#)

[Understanding your insurance deductibles](#)

[Infographic: Hurricane deductibles](#)

[Ordered to evacuate due to hurricane Laura? You might have insurance coverage for additional living expenses](#)

[How is the settlement amount determined?](#)

[Infographic: How to file a flood insurance claim: Tips from FEMA](#)

[What is a public adjuster?](#)

Video: Additional Living Expenses



Additional Resources



Many national organizations and ones in your state may offer resources for recovery that are helpful to you. The following is a general list, followed by specific resources for those affected by Hurricane Laura in Louisiana and Texas.

[Frequently asked questions about FEMA disaster assistance](#)

[DisasterAssistance.gov](#)

FEMA Helpline: 1-800- FEMA (1-800-621-3362)

TTY 1-800-462-7585

711 or Video Relay Service (VRS) 1-800-621-3362

[SBA Disaster Loans & Grants](#)

[Institute for Business & Home Safety](#)

[Red Cross: Hurricane safety checklist](#)

[NFIP: Floodsmart.gov](#)

Local resources and insurers

Alabama resources:

- [Other Alabama resources](#)

Florida resources:

- [Other Florida resources](#)

Louisiana resources:

- [Insurers operating in Louisiana](#)
- [Other Louisiana resources](#)

Mississippi resources:

- [Other Mississippi resources](#)

Texas resources:

- [Insurers operating in Texas](#)
- [Other Texas resources](#)

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