

**For More Information:** R-24-18

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**CONSUMERS BEWARE: TOP FIVE POST-HURRICANE MISTAKES**

*Trusted Choice independent insurance agents warn against costly pitfalls in Florence’s aftermath.*

ALEXANDRIA, Virginia, Sept. 18, 2018— Sadly, the biggest mistake people make in protecting themselves against hurricanes such as Florence is not buying flood insurance in the first place. According to a [2016 study](https://www.independentagent.com/News/PressReleases/Pages/2016/TC08162016_DisasterPrepSurvey.aspx) commissioned by Trusted Choice® and the Independent Insurance Agents & Brokers of America (IIABA or the Big “I”), at least 73% of survey respondents didn’t have a flood insurance policy that is separate from their homeowners coverage, leaving them with no coverage for damage due to rising water and vulnerable to potentially catastrophic financial loss.

However, even those consumers *with* flood insurance can make mistakes in the storm recovery process that can cost them big bucks. The best way to avoid the most common pitfalls include:

**DON’T BE A DO-NOTHING**

For many natural disaster victims, it is the first time they have ever filed a claim. Often this means victims aren’t familiar with the claims process or their policy’s terms. Following a catastrophe, most policies *require* homeowners to protect their property from further damage. In most cases, any additional damage caused by not securing or temporarily repairing your property *won’t* be covered. For example, if a fallen tree creates a hole in the roof, it’s the homeowner’s job to remove the tree as soon as possible (expenses would be reimbursed through the claim) and secure the hole to prevent additional damage to the home’s interior. Too often, consumers mistakenly hold off on taking any action until the insurer has made a full assessment. Photographing the original problem and starting on a fix prevents further expensive losses that the homeowner will have to pay out of pocket.

**WHEN IN DOUBT, DON’T THROW IT OUT**

Damage from a major disaster affects the outside—and inside—of homes and businesses. Many property owners start the recovery by cleaning out. While that approach seems reasonable, remember whenever possible to remove but retain. Although a sea-soaked sofa is useless to the homeowner, it might be helpful to your insurer—especially if a home inventory was not recorded ahead of time. When an adjuster can actually see the all the damaged property, it’s easier to estimate the loss and file a more accurate claim. Relying on piecemeal recall or searching for original receipts can cause significant delays in resolving the claim. Wait for the OK from your insurer before you trash large or expensive damaged items for good.

**BE BOLD ON MOLD**

While everyone wants to restore their property as quickly as possible after a storm, there is one issue that can cause havoc long after the water recedes: Mold. Flooded structures often sit untouched for long time periods after a storm, making them highly susceptible to mold growth later. Allow ample time for materials to dry out before they are covered over and closed up. Ask your contractors and recovery teams about treatments to prevent mold growth at the time of repairs. Addressing the issue right away with aggressive mold retardants saves money and headaches later.

**ADJUSTING TO ADJUSTERS**

The first insurance representative to visit a storm-ravaged property is usually the adjuster, a person who estimates the dollar value of the damage. But there are different types of adjusters and it’s critical to understand the difference. Staff and independent adjusters represent the insurance company. Public adjusters represent the consumer against the insurance carrier, advocating on behalf of the home or business owner. A good public adjuster can help consumers navigate the claims process—but ask the right questions to make sure you hire a reputable one. Ask to see their state license and professional affiliations and never agree to pay anything upfront before the work is done. A public adjuster will receive a portion of your total claim payout—often 10-15%. Be wary of public adjusters who don’t seem ethical or are unwilling to deal openly with your insurance agent. Unfortunately, unscrupulous characters (from many different professions) prey on vulnerable disaster victims and can cost desperate consumers thousands.

**CARS: DRY DOESN’T MEAN DRIVE**

After a flood, most people focus on their home—but cars flood too. Just because a car dries out and is drivable after the flood, doesn’t mean it’s OK. Water damage and related problems such as wiring or undercarriage issues can be hidden—or crop up later in the form of carpet molding or rusting. If you have a car that was exposed to a flood, talk with your insurance agent about having a reputable expert evaluate it. Consider filing a claim if water exposure has been significant. Similarly, savvy car buyers need to be alert for this type of problem months after a massive flooding event. Auto dealers lose massive inventories to water damage after a catastrophic flood, and their insurer pays them for those losses. But flooded cars can make their way back into the marketplace—often in states far from the storm--and their damage is tough to detect. Always request a car history and watch for red flags.

To request an interview with a national spokesperson or a Trusted Choice® insurance agent in your area, please contact [Sue Nester](mailto:susan.nester@iiaba.net) (broadcast), (301) 606-1601, or [Katie Butler](mailto:katie.butler@iiaba.net) at (703) 706-5428.

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