



## HURRICANE DORIAN INSURANCE CLAIMS:

Got a hole in your roof?  
*DON'T report it as a flood!*

If Hurricane Dorian has punched a hole in the roof of your business or your home, you may be tempted to call your insurance agent and tell them it has rained so much that your building is now “flooded.”

**BUT DON'T DO IT!**

Even if you are standing in your office, or your store, or your living room in water up to your ankles or knees, or higher – you need to know that, in the world of property-insurance claims, this is technically *not* a flood.

The term you want to use when reporting this type of insurance loss to your insurance company is “WATER DAMAGE.”

Believe it or not, using the word “flood” when you report property damage may improperly prejudice your insurance company's adjuster against your claim.

The easiest way to distinguish *floods* from *water damage* is this:

- If you have water coming into your house or business from the ground up – i.e., *from below* – this is *flood damage*. And, unless you have purchased a separate, specific Flood Insurance Policy, it is not covered by your standard business-owners or homeowners policies.
- On the other hand, if you have rainfall entering your house *from above*, this generally causes *water damage* to your structure, and more often than not, it IS covered by your standard non-flood Property Insurance.

Need help sorting this out? You should be aware that your insurance company will assign one of its full-time professional adjusters to handle your claim. But, even though technically assigned to you, this type of adjuster's allegiance is to the insurance company, not to you.

But you also should be aware that, in order to afford policyholders access to the knowledge, skills, and experience needed to effectively and efficiently prepare and submit your claim, you have the option of hiring your own adjuster, a Public Adjuster who represents only your interests – not those of the insurance company – to help level the playing field.

The way The Maryland Gazette explains this relationship is by pointing out that a Public Adjuster “is a kind of middleman between the claimant and the insurance company, often able to work out settlements that can pay both direct and indirect costs of a business disaster, such as a fire. A Public Adjuster works for the insured, not the insurer.”

Public Adjusters, according to CNN on Bankrate.com, “assume all of the duties necessary to have your claim processed, including making an inventory of the loss and presenting your case to the insurance company. A good Public Adjuster has experience in the industry and will understand your contract and the company’s responsibilities, right down to the fine print.”

A *Reader’s Digest* article, “Disaster at the Door,” presents a shorter but just as accurate summary of what a Public Adjuster does, first by telling readers to “Get help,” and then by explaining that “A Public Adjuster can help you read a policy, estimate damages, and negotiate a fair settlement.”

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