

# After the Storm Hits

## Answers to common questions about storm-related property damage

**Q: Do homeowners insurance policies cover flooding?**

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

**Q: Do automobile insurance policies cover flooding?**

**A:** Yes, if you have purchased comprehensive coverage. If you only have liability coverage, your vehicle is not covered for flooding.

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

**A:** 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.**

**Q: Will federal disaster assistance pay for my flood damage?**

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

**Q: My neighbor's tree fell on my property and caused damage. Is the neighbor's homeowners' insurance company responsible for payment of my repairs?**

**A:** 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. Your neighbor's insurer would probably only accept liability and pay for 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.

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

**A:** 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.

**Q: If I am not satisfied with the service that my insurance company has given me, how do I file a complaint with the Department of Insurance?**

**A:** You can file a complaint with the LDI online at [www.lidi.la.gov/fileacomplaint](http://www.lidi.la.gov/fileacomplaint) or call the Consumer Services Division at 225-342-1336 or 800-259-5300.

**Q: I'm not sure I have a complaint, and I don't know how to get in touch with my insurance company.**

**A:** Contact Consumer Services at 1-800-259-5300 or 225-342-1226.



**Louisiana Department of Insurance  
Jim Donelon, Commissioner**

**1-800-259-5300  
[www.lidi.la.gov](http://www.lidi.la.gov)**