



## Insurance Adjuster Offers Tips for Flood Victims

Dawn Brotherton Jul. 21, 2016

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CHARLESTON — A public insurance adjuster advises homeowners who have experienced water damage in the recent flooding in West Virginia to report “water loss” instead of using the term “flood.”

Early reports estimate more than \$45 million of damage in southern West Virginia from what is being called a 100-year flood event. More than 1,200 homes have been damaged, and it may take another few weeks before the extent of the damage is fully known.

[Dick Tutwiler](#), founder of [Tutwiler & Associates Public Adjusters](#), has worked more than 30 years in insurance adjusting. His firm is headquartered out of Tampa, Florida. But as a Marshall University alumnus, he feels for the West Virginia community.

“Although FEMA (the Federal Emergency Management Agency) is there and there may be some emergency funding, homeowners shouldn’t get their hopes up,” he told *The West Virginia Record*. He said that because FEMA will require homeowners to pursue all other avenues of private funding, “policyholders must pursue all available insurance from private policies they have purchased before FEMA will step in.”

Tutwiler recommends taking photographs of damaged content, both items that are damaged and structural damage. “Homeowners should preserve the evidence and notify the insurance company first,” he said, adding that property owners should also take photos showing the line from the high-water mark, if possible, and make notes of how long the water remained. When replacing items, keep detailed lists of lost and damaged items and maintain good records.

Insurance companies generally try to settle claims within 30 to 60 days after filing a claim, according to Tutwiler, but repairs may take much longer. He recommends getting three estimates for all major repairs. Every estimate should provide detailed work schedules and a fixed price, and should be signed. Do not rely on a verbal agreement. Homeowners should also request state licenses and references.

“Most insurance companies won’t volunteer information, and as a rule, flood coverage is not that great. The facts of a loss need to be closely looked at to see if some other insurance coverage under their standard homeowner’s policy or business property policy may kick in,” he said.

For example, in one claim after a major storm in Florida, Tutwiler helped a homeowner prove that the water damage that occurred to a home wasn’t due to flooding, but because of the wind damage that tore apart the home before the water came in.

Another possible avenue is to check with your mortgage company. According to Tutwiler, “most lenders have their portfolios insured and there is a good chance your home or business (while not covered by a government flood policy) may be covered under your lender’s policy.” If so, file a claim and a proof of loss with your mortgage holder for the amount of your mortgage.

“The issues in West Virginia are unique, due to the economic problems caused by the coal industry. I just want to share any knowledge I have to help residents recover,” Tutwiler said. “Communities need to share this information.”

Organizations in this Story

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**Federal Emergency Management Agency**

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