

On Property

Summer 2015 Tampa Flood



No Name Storm Brings Historic Flooding to Tampa Bay Area - Educate Yourself and Your Friends

With the widespread water and flood damage occurring in the Tampa Bay and St. Petersburg area, businesses and homeowners alike will be filing insurance claims. We wanted to share some water and flood insurance claim knowledge to help guide area policyholders. Please pass this along to any businesses, family or friends in the area who may benefit and please have them [contact us](#) if they need assistance.

Filing flood and water insurance claims can be more complicated than one might imagine. Educate yourself before filing.

Water Damage and Flood Insurance Claims - Think You're Covered?

Water losses are by far the most frequent claims reported to the insurance industry. I suspect water losses are also the most frequent perils that impact property owners. Since many are not reported however, we really have no accurate data to determine the full scope of damages that water causes notwithstanding the CLUE reports (Comprehensive Loss Underwriting Exchange) that are filed for reported claims. Yes, both you and your claim data are being stored and indexed by big brother insurance. Who would have thought with all the privacy concerns that your prior property loss information is stored and shared! With flooding everywhere in the southeast and especially Florida and the Tampa Bay, St. Petersburg area due to a stagnant weather low system, it seems timely to cover a few of the issues policyholders are facing with water losses and their insurance claims...[read more](#)



"To be fair, a lot of the reduction in water coverage has to do with over reaching repair bills. Assignment of Benefits (AOB) comes to mind."



Ten Insurance Claim Mistakes Policyholders Should Avoid

The no name storm in Tampa has caused widespread water and flood damage in the St. Petersburg and Tampa area. Now that cleanup has begun, many residential and commercial policyholders will submit either a flood (if you have flood insurance) or water damage insurance claim. Make sure you understand the difference between the two before you file. The public adjusters at Tutwiler & Associates urge policyholders to take the proper steps to protect their claim and avoid settlement problems with the following 10 tips....[read more](#)

"Don't feel forced to use the contractors your insurance company recommends."



Policyholders Should be Aware of Repair Cost Discrepancies that will Occur

As policyholders begin to hear back from their insurance company, many will learn that the amount offered by their respective insurance company is not sufficient to pay for their complete loss and damages. This is common when there is widespread damage to a geographic area.

"Make sure fair market pricing is used to price your insurance claim in lieu of computer estimating programs that can be out of touch with actual market pricing."

Specifically, as the demand for qualified construction workers, roofers, and building materials increase, so do the associated costs. This "supply and demand effect" will undoubtedly continue to impact those who sustained damage in a negative way for some time...[read more](#)



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Please feel free to pass this along to any of your colleagues who may benefit from reading the [On Property Insurance Claim Tips Blog](#).

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