

File homeowners claims as soon as possible to ensure coverage

By Ilyce Glink
and Samuel J. Tamkin
Tribune Content Agency

Q: I had home insurance with a national insurance company for one year. When it came time to renew, I decided to renew with a second national insurance company. This new company asked me to replace/repair my roof after they inspected my home and told me that if I didn't fix my roof they would not insure my home.

I decided to go with a third insurance company, but they made the same request. It was at that point that I realized I had a problem with my roof. I asked some roofers to come over and inspect my roof. They all suggested that I replace the roof.

I knew the roof damage was made by a storm last year, which was while I had coverage with the first insurance company; but I am no longer insured by them. Is it possible to file a claim with them even though they are not my insurance carrier anymore?

A: Usually after a big storm, homeowners walk around their homes to inspect for damage. And, if the neighborhood was hit hard, even if the homeowner doesn't inspect, the

homeowner should notice neighbors making repairs to their homes.

In particular, if a storm is bad enough or big enough to cause roof damage to more than one house, it likely caused damage to a larger number of homes in the area.

Our first question to you: Didn't you realize there was storm damage in your area? Why didn't you take a look around and inspect your home? If the storm damage only happened to your home, you may be in some trouble. We'll talk about that in a moment.

Let's start by giving you some good news. Your homeowners insurance policy should cover you and your home for the period of time that your policy was in place. For example, if you had insurance coverage with a particular insurance company for 2016, that company should be on the hook for damage to your home that occurred during 2016. This is assuming you have an occurrence-based insurance policy, meaning that you are covered if you have that insurance when the event happens.

If the storm hit in August 2016 while you had coverage, that insurance company that you had at the time of

the damage is obligated to cover you for the cost of the repairs. But you also have certain responsibilities under a typical insurance contract. One of these responsibilities is to make a timely claim and not do anything that would make the damage worse. So, if you know of the damage, fail to report it, fail to do anything about it, and your inaction makes the whole situation worse, you can see that the insurance company would not be too happy to help you out if you were part of the problem.

If you really didn't know about the damage until the other insurance companies sent out their inspectors, you should file a claim with the insurance carrier you had when the storm damage occurred. If it is clear to the insurance company that the damage was from that storm, you should be in good shape. The question will be if there have been other storms since then that may have caused the damage, when other insurance companies were covering your home. In that case, the insurance companies could wind up fighting each other and rejecting all of your claims.

The new insurance company would reject the claim by saying the damage

occurred before your policy and the old insurance company would claim that the damage occurred after their policy. You'd wind up with no coverage and have to pay the whole bill yourself.

If there was a large hailstorm in your area, you might have a large number of roofs damaged by that hail. If all of your neighbors repaired their homes, you'd have a good chance of convincing your insurance company that the damage to your roof was caused by that storm, especially if a number of your neighbors have the same insurance company.

We suggest you call your insurance company from last year and file a claim with them as soon as possible. Keep any details from the other insurance companies and the contractors you hired at hand to show that the damage predates or can be pinpointed to the time you had insurance coverage with that company.

It's good that you carry and have carried homeowners insurance on your home. Generally, storm damage is covered by homeowners insurance policies. And remember, it's important to file a claim as soon after an incident as possible.



THINKSTOCK
IMAGE