



HURRICANE IDA



HOW TO GET STARTED

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HURRICANE CLAIMS FOR BUSINESSES

GET YOUR TEAM TOGETHER



- Ask your insurance agent for advice about the policy they sold you.
- Talk to your accountant for help tracking expenses and lost profits.
- Call an insurance coverage lawyer before you need them so you don't accidentally fall into an insurance coverage pitfall.
- Find your own adjuster or contractor that you trust (or ask your lawyer to find one for you).

NOTICE OF LOSS



- You need to let your insurer know you've been affected by the storm.
- You can do this through your agent or the insurance company directly.

INITIAL DESCRIPTION OF DAMAGES



Be general about your damages, but make sure you have approximate numbers ready for the following:

- ballpark time your business will not be able to operate
- back of the envelope estimate of what profits you expect to lose during that period
- cost of any mitigation repairs necessary immediately

**Having these numbers ready
will help get you an advance
payment NOW!**

KEEPING RECORDS



- Keep assessing damages.
- Track every cent you spend.
- Make lists of damaged items.
- Take pictures & videos before you start cleaning, repairing or throwing things away.

INITIAL TENDER(S)



- It is likely that the insurance company will pay you some money upfront and/or while your claim/damages may still be pending.
- Accept it, even if you think it should be more.
- Once an insurance company agrees to pay you anything, they are admitting you're owed at least that much.

COVERAGE



- You need to review all parts of all your policies.
- Make sure you have your declarations page, policy, exclusions, endorsements, and any other indexes, notices or attachments and read them all.
- With insurance coverage, the devil is most certainly in the details and it is easy to make a wrong step and lose coverage.

HIRING A LAWYER

- JJC Law has attorneys that specialize in business insurance coverage.
- We can review your policies FOR FREE and give you some initial help.
- Our fee only comes from what we get for you from the insurance company *in addition* to what they've already agreed to pay you.
- So when you get stuck or hit a wall or just want to make sure you're handling your claim appropriately, ask us for help.



CONTACT JJC LAW LLC

- Email your policies to info@jjclaw.com and we'll get back to you within 24 hours with a free initial coverage analysis to help you make your claim.
- You can also call or text us at (504) 513-8820 and follow on Facebook and Instagram at [@JJCInjuryLaw](https://www.facebook.com/JJCInjuryLaw) for more tips and information to make sure you utilize all resources available to you during your recovery.

