



Homeowner Checklist

- ❑ Locate copy of policy (or policies, if you have separate flood or other coverage) or request replacement(s) from agent(s) or broker(s).
- ❑ Review policy to determine if there are any deadlines or requirements. Seek extensions of deadlines, if necessary.
- ❑ Contact insurance agent(s) or broker(s) to give notice of damage; provide formal notice in writing.
- ❑ If possible, take photographs and/or videotape of property damage. Make note of what damage is primarily attributable to flood versus wind, rain, or another covered peril.
- ❑ Prepare inventory of damaged or lost property; check with insurance broker or agent for forms and/or requirements.
- ❑ Make temporary repairs and/or remove debris to prevent injury or further property damage.
- ❑ Keep receipts regarding all expenses incurred, including expenses to protect or repair property and any additional living expenses. Check with insurer to determine if advance approval is needed for any expenses.
- ❑ Request partial or advance payments from insurance company as needed.
- ❑ Keep notes of communications with insurance agent/broker or anyone else you talk to about your property, including details such as name, title, and the date and time of your conversation. Keep copies of all written communications regarding your property.
- ❑ Submit proof of loss and other documents required by policy to obtain coverage and payments from insurance company.
- ❑ Review checks and other written communications and payments from insurance company to determine if there is any language releasing or giving up any claims. Delete or modify language as appropriate or discuss with insurance agent/broker.
- ❑ Seek specific legal advice as appropriate. If you can't afford a lawyer, there are legal aid organizations that may be able to help you:

Louisiana Katrina Pro Bono Hotline:
(800) 310-7029

Southeast Louisiana Legal Services
1010 Common, Suite 1400A (Annex Building)
New Orleans, LA 70112
(504) 529-1000; (877) 521-6242
www.lawhelp.org/program/921/

Federal Agencies Offering Assistance

Federal Emergency Management Association (FEMA) 800-427-4661 (www.fema.gov)
National Flood Insurance Program (NFIP) 800-621-3362 (www.floodsmart.gov)
Housing and Urban Development (HUD) 888-297-8685 (www.hud.gov)
Small Business Administration (SBA) 800-659-2955 (www.sba.gov) – provides financial assistance to homeowners as well as businesses impacted by Katrina

Hotline Numbers for Insurers

A

AAA Insurance (Auto Club Family Insurance Co.)
800-222-7623, ext. 5000
Acadia Insurance Co. 800-444-0049, ext. 2600
ACE USA 800-433-0385 (ACE USA/INAMAR
Marine claims); 800-234-7354 (Disaster
Mortgage Protection claims)
Acuity 800-242-7666
Alabama Department of Insurance 334-269-3550
Alabama Municipal Insurance Corporation 866-239-
AMIC
Alfa Insurance Group 888-964-2532
Allmerica 800-628-0250
Allstate 800-54-STORM (800-547-8676)
Allstate Floridian Insurance Co. 800-54-STORM
(800-547-8676)
America's Health Insurance Plans (AHIP) 800-644-
1818
American Bankers Insurance Co. 800-245-1505
American Federation Insurance Co. 800-527-3907
American General Property Insurance Co. of Florida
800-321-2452
American International Group, Inc. (AIG) 877-AIG-
0304
American National Property & Casualty Co. &
Affiliates 800-333-2860
American Reliable Insurance Co. 800-245-1505
American Security Insurance Co. 800-326-2845
American Skyline Insurance Co. 888-298-5224
American States Insurance Co. 888-557-5010
American Strategic Insurance 866-ASI-LOSS (866-
274-5677)
American Superior Insurance 954-577-2202
Arch Insurance 800-817-3252
Argus Fire & Casualty 866-291-4609
Armed Forces Insurance Exchange 800-828-7736

Atlantic Mutual Insurance Co. 800-945-7461
Atlantic Preferred Insurance Co. 800-673-4952
Auto Club Family Insurance Co. (ACFIC) 800-222-
7623, ext. 5000
Auto Owners Insurance Group (Palm City) 800-783-
1269
Auto Owners Insurance Group (Ft. Meyers) 800-437-
2256
Avemco Insurance Co. 800-874-9124
AXA Re Property and Casualty 800-216-3711

B

Bankers Insurance Co. 800-765-9700
Bankers Security Insurance Co. 800-765-9700
Bituminous 800-475-4477
Bristol West Insurance Group 800-BRISTOL (800-
274-7865)

C

Capital Preferred 800-734-4749 or 888-388-2742
Catawba Insurance 800-711-9386
Catlin US 800-216-0652
Century Surety Insurance Co. 800-850-0432
CHUBB Insurance Group 800-252-4670 (800-
CLAIMS-0)
Church Mutual Insurance 800-554-2642
Citizens Property Insurance Corp. 866-411-CPIC
(866-411-2742)
Cincinnati Insurance Co. (call your local agent first
and then 877-242-2544)
Clarendon National Insurance Co. 800-216-3711
Clarendon Select Insurance Co. 800-509-1592
CNA (First Notice Systems) 877-CNA-ASAP (877-
262-2727) or 413-858-4137
Coast National General Agency 800-BRISTOL (800-
274-7865)

Colony Insurance Co. 800-577-6614, ext. 1715
Companion Property & Casualty 800-649-2948
Continental Western Insurance Co. 800-444-0049,
ext. 2600

Cotton States Mutual Group 800-282-6536
CUNA Mutual 800-637-2676
Cypress 888-352-9773

D

Dairyland Insurance Co. (see Sentry Insurance)
Drive Insurance from Progressive 800-925-2886

E

EMC Insurance Companies 800-910-4988
Encompass Insurance Co. 800-588-7400
Erie Insurance Group 800-367-3743

F

Farmers 800-435-7764
FCCI (first report of injury) 800-226-3224
Federal Mutual 888-333-4949
Federated National Insurance Co. 800-420-7075
Fidelity & Casualty Insurance Co. 800-725-9472
Fidelity National Insurance Co. 800-220-1351
Fidelity National Property and Casualty Insurance
Co. 800-725-9472
Fireman's Fund 888-FIREHAT (888-347-3428)
First Floridian 800-CLAIM33 (800-252-4633)
(personal); 800-238-6225 (business)
First Premium Insurance Group (Lloyd's Mobile
Home) 800-432-3072
First Protective Insurance Co. 877-744-5224
First Trenton 800-468-7341
FM Global 877-NEWLOSS (877-639-5677)
Foremost Insurance Co. 800-527-3907
Forest Insurance Facilities, Inc. 888-892-4381

G

GE Employers Re 866-413-8978
GEICO 800-841-3000
General Star Indemnity Co. 800-624-5237
General Star National Insurance Co. 800-624-5237
Germania Insurance 877-437-6264
GMAC Insurance (Auto Claims) 800-468-3466
Granada Insurance Co. 800-392-9966
Great American 800-221-7274

Guardian Life Insurance Co. of America 866-367-
4077 or 610-807-7954
Guide One 888-748-4326

H

Hanover American Insurance Co. 800-628-0250 or
508-855-2288
The Hanover Insurance Co. 800-628-0250 or 508-
855-2288
Harbor Insurance Co. 800-216-3711
The Hartford 800-243-5860
Hartford Insurance Co. of the Midwest 800-637-5410
or 800-243-5860
Hartford Steam 800-HSB-LOSS
Holyoke Mutual 800-225-2533
Hull & Co. 800-241-4855

I

ICAT 866-789-4228
IDS Life Insurance Co. (Ameriprise Financial) 800-
862-7919
IDS Life Insurance Co. of New York (Ameriprise
Financial) 800-541-2251
Imperial Fire & Casualty Insurance Co. 800-960-
5677
Industrial Risk Insurers 860-520-7347 (Business
claims)
Infinity Insurance Companies 800-334-1661
Interstate Fire & Casualty 800-456-8458, ext. 770

K

Kemper Auto and Home 888-252-2799

L

Liberty Mutual 800-2CLAIMS (800-225-2467)
Liberty Mutual Fire Insurance Co. 800-637-0757 (in
state); 800-633-1833 (24-hour)
Lloyd's America Helpline 866-264-2533; (e-mail)
katrina@lloyds.com
Louisiana Citizens Property Insurance Corporation
800-931-9548
Louisiana Department of Insurance 800-259-5300
(toll-free inside Louisiana only); 225-342-5423
Louisiana Farm Bureau 866-275-7322

M

Main Street America Group 877-282-3844
Massachusetts Bay Insurance Co. 800-628-0250 or
508-855-2288
Mercury Insurance Group 800-987-6000
MetLife Auto & Home 800-854-6011
Middlesex Insurance Co. (see Sentry Insurance)
Mississippi Farm Bureau 866-275-7322
Mississippi Residential Property Insurance
Association 800-931-9548
Mississippi Windstorm Underwriting Association
800-931-9548

N

National Automotive Insurance 800-577-9471
National Casualty Co. 800-423-7675
National Insurance Co. 800-239-2121
National Security Underwriters 800-256-8277
(Alexandria); 800-738-8555 (South Bunkie)
Nationwide 800-421-3535
North Pointe Insurance Co. 877-878-1991

O

Ohio Casualty and West American Insurance Co.
888-701-8727
Old Dominion Insurance Co. 877-425-2467 or 800-
606-7992
Omaha Property & Casualty 800-638-2592 (Flood
only)
Omega Insurance Co. 800-216-3711
OneBeacon 877-248-4968

P – Q

Patriot General Insurance Co. (see Sentry Insurance)
Pharmacists Mutual Insurance Co. 800-247-5930
Poe Financial Group 800-673-4952
Progressive 800-PROGRESSIVE (800-776-4737) or
719-432-0264
QualSure Insurance Corp. 877-563-0150

R

Regency (Tower Hill) 800-216-3711
Republic Fire & Casualty (Homeowners, Dwelling
Fire, Auto & Commercial) 800-451-0286

Republic Group (Republic Fire & Casualty, Republic
Underwriters Southern Ins. Co, Southern
Underwriters Ins.) 800-451-0286
Republic Underwriters (Commercial) 800-451-0286
RLI Insurance Co. 800-84-ROYAL (800-444-0406)
Royal & SunAlliance 800-847-6925

S

Safeco 800-332-3226 or 425-376-9000
Safeway Insurance Co. 800-252-3251
Scottsdale Insurance Co. 800-423-7675
Security National Insurance Co. 800-BRISTOL (800-
274-7865)
Selective 866-455-9969
Sentry Casualty Co. (see Sentry Insurance)
Sentry Insurance a Mutual Co. (Transportation
claims) 800-638-8763; (Life claims) 800-533-
7827; (Other claims) 800-638-8763
Sentry Life Insurance Co. (see Sentry Insurance)
Sentry Select Insurance Co. (see Sentry Insurance)
Service Insurance Co. 800-780-8423
Shelter Insurance Group 800-SHELTER (800-743-
5837)
Sompo Japan 800-444-6870
Southern Family Insurance Co. 800-673-4952
Southern Fidelity 866-874-7342
Southern Insurance Co. (Commercial) 800-451-0286
Southern Underwriters (Commercial) 800-451-0286
Southwest Business Corp. (Lloyd's Excess Flood)
800-527-0066, ext. 7389
St. Johns Insurance Co. 800-748-2030
St. Paul Insurance Companies 800-CLAIM 33 (800-
252-4633), Auto and Home Claims; 800-
STPAUL (800-787-2851), Business Claims
St. Paul Travelers 800-CLAIM33 (800-252-4633),
Auto and Home Claims; 800-787-2851, Business
Claims; 800-356-6663, Flood Claims; 800-772-
4483, Boat/Yacht Claims
State Farm Insurance 800-SF-CLAIM (800-732-
5246)
Sunshine State Insurance Co. 877-329-8795

T

TAPCO 888-437-0373
Texas Farm Bureau 800-266-5458
Texas Select Lloyds Insurance Co. 866-887-7276

The Timbermen Fund (Louisiana Safety Association of Timbermen-SIF) 877-628-6730

Tower Hill Insurance Companies 800-216-3711 or 800-509-1592

Travelers 800-CLAIM 33 (800-252-4633), Personal Claims; 800-238-6225, Business Claims; 800-356-6663, Flood Claims

Travelers Boat & Yacht 800-772-4482

Travelers WC (first report of injury) 800-238-6225

U

Unemployment Insurance 866-4-USA-DOL (866-432-0264)

Union Insurance Co. 800-444-0049, ext. 2600

United Fire Insurance Co. 800-343-9131

United Property and Casualty Co. 800-861-4370

Universal Insurance Co. 888-846-7647

USAA 800-531-8222

USF&G 800-787-2851; 800-631-6478 (homeowners claims); 407-660-9000 (customer service)

USLI 800-523-5545

Utica National (Southeast: AL, FL, GA, KY, MS, SC, TN) 800-477-1914; (Southwest: AR, KS, LA, MO, OK, TX) 800-678-8422

V – Z

Valley Forge Life Insurance (Subsidiary of CNA) 800-437-8854

Vanguard Fire & Casualty Co. 888-343-5585

XL Insurance 800-688-1840

Zenith (first report of injury) 800-440-5020

Zurich Insurance Co. 800-987-3373