

# As Southern U.S. Residents Recover From Severe Tornado Outbreak, I.I.I. Tips Can Ease The Claims Filing Process

Over 40 Tornadoes Reported January 21 – 22, 2017; Areas Of Southern Mississippi And Southern Georgia Hardest Hit

January 23, 2017

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**NEW YORK, January 23, 2017** — Residents of states impacted by the tornadoes that hit at least five Southern states over the weekend can turn to the [Insurance Information Institute \(I.I.I.\)](#) for information about how to expedite their insurance claims and prepare to rebuild.

The tornado outbreak that tore through parts of the Deep South from January 21 – 22, 2017 caused widespread damage and at least 19 deaths. Forty-one reports of tornadoes were received by NOAA's Storm Prediction Center in five southern states—from Louisiana to South Carolina.

“When you’re filing an auto, homeowners or business owners claim, the first step is to call your insurance professional as soon as possible, said William Davis, an I.I.I. spokesperson. “And if you had to relocate, make sure to let your company know where you’re currently residing and how best to reach you.”

Standard homeowners policies cover damage caused by tornadoes, including wind damage to the structure itself and its contents. Homeowners policies also provide additional living expenses (ALE) to pay the extra costs of living away from home if it is deemed uninhabitable due to damage from an insured disaster.

If you own a business that has been damaged, property insurance will provide coverage for equipment and inventory. Business income (also known as business interruption) insurance replaces lost revenue in the event the business had to shut down—this includes additional operating expenses, such as working out of a temporary location until structural repairs are made.

Damage to cars from a tornado, including trees and limbs, is covered under the optional comprehensive portion of a standard auto insurance policy.

The I.I.I. offers the following tips for navigating the claims filing process:

### **Homeowners Claims**

- Locate the insurance company name and policy number before calling your insurance professional.
- Provide a list of damaged property to help your adjuster prepare a loss estimate. This includes a written inventory along with receipts, bills and photos, if possible.

- Check with your adjuster before discarding damaged items. If local authorities require disposal of these items for health or safety reasons, photograph them first for your records.
- Understand that claim payment checks from your insurance company are often made payable to both you and your mortgage lender.
- Ask questions. Make sure you understand what forms need to be filled out and when.

## **Auto Claims**

- Let your insurance professional know the extent and type of damage your car incurred.
- Take pictures of the damaged car. The more details you can provide in your claim, the better.
- Ask your claims adjuster whether the car is a total loss. In cases when repairing the car may be more expensive than its actual value, the company may offer to compensate you for the current market value of the car, minus any deductible that applies.

## **Economic Impact**

The United States experiences more tornadoes than any other country, accounting for 40.2 percent of insured catastrophe losses from 1995 to 2015, according to Verisk's Property Claim Services (PCS). In 2015, insured losses from U.S. tornadoes/thunderstorms totaled \$9.6 billion, down from \$12.3 billion in 2014.

The National Oceanic and Atmospheric Administration notes that [tornadoes can happen any time of year](#). The costliest U.S. catastrophe involving tornadoes, based on insured losses, occurred in April 2011. It hit Tuscaloosa, Alabama, and other areas, and cost \$7.8 billion in insured damages (in 2015 dollars).

## **RELATED LINKS**

Facts and Statistics: [Tornadoes and Thunderstorms](#)

Article: [Understanding the Claims Filing Process](#)

Brochure: [Settling Insurance Claims After a Disaster](#)

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