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Responding to Hurricane Helene: Making Insurance Claims That Get Paid



Hurricane Helene has carved a path of devastation through the American Southeast, exposing continued shortcomings in local, state, and federal infrastructure and causing harm to both persons and property.

It will take years to restore the affected communities in South Carolina, Georgia, Florida, North Carolina, Virginia, and Tennessee—a process likely to start now and without delay. Business owners and individuals alike will be facing billions of dollars in lost and damaged property.

The following is a quick reference guide from the [Perkins Coie Insurance Recovery](#) team on best practices for making and preserving property insurance claims following a natural disaster like Hurricane Helene.

1. **Prepare for the worst before it happens.** Ensure that commercial and individual property insurance programs are thoughtfully purchased and negotiated in advance to cover every reasonably possible risk, including the risk presented by “named storms” like Hurricane Helene. As part of the preparation step, ensure all insurance policies are kept somewhere safe. Ideally, they are digitized and stored on a cloud server.
2. **Understand what the insurance covers.** As part of the preparation, be sure to understand *even before disaster strikes* what the insurance program covers and—even more importantly—what it does not cover. Work with a well-credentialed insurance broker, an insurance consultant, or outside insurance coverage counsel if necessary for help understanding coverages.
3. **Give written notice to property carrier(s) ASAP.** If your business or personal property has been affected in any way by Hurricane Helene—either directly or indirectly via damage to property of businesses that are critical to your company’s operations, such as outside utilities and suppliers—provide written notice to your carrier(s) as soon as possible. The notice triggers the insurer’s obligation to begin evaluating the loss for potential coverage.
4. **Cooperate with the insurer.** Include the insurer(s) as a partner in every step of the recovery effort. If the company has to make emergency or temporary repairs to property, get the insurance claim

representative(s) involved to approve the repairs. Many insurance policies require an insurer's consent to incur costs of any kind as a condition of coverage. While policyholders should work collaboratively with their insurer(s), do not be lulled into a false sense of safety. The approach to this relationship should be "trust, but verify." Seek outside help for any concerns.

5. **Keep good documentation.** Document every step of the response, including tracking emails, meetings, quotes, invoices, and approvals. In the event of a dispute, a strong paper trail is essential to making an insurance recovery.
6. **Present the claim thoughtfully.** Commercial policies often have many sub-limits and exclusions, including exclusions "hidden" in the definitions of key terms or in the policy's conditions. Because of this, it is important to be careful with how the claim is prepared and presented. For example, some policies will cover wind-related damage but will not cover water-related damage, and whether the loss was caused by wind or water becomes claim-dispositive.
7. **Protect privilege.** In the event of a claim dispute, it is important that applicable legal privileges be preserved. Involving an outside insurance recovery lawyer early can ensure the claims process proceeds with maximum effect.

The Perkins Coie Insurance Recovery Group is available across the firm to provide assistance with Hurricane Helene claims and recovery.

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