

Applicability of Louisiana's Single Named Storm Deductible Rule — Authorized v. White List

The tumultuous 2020 Hurricane Season has resulted in a record-tying four named storms to strike the State of Louisiana. Hurricane Laura struck Southwest Louisiana on August 26, 2020 as a Category 4 with winds in excess of 120 mph and bringing with it a storm surge over 15ft in some areas. On Friday, Hurricane Delta struck the same areas of Southwest Louisiana only six weeks later. Given the unfortunate circumstances brought to Southwest Louisiana, many residents are having to make insurance claims as a result of both storms in order to rebuild their properties or simply recover from their policies what has been lost. However, many (if not nearly all) policies are subject to a "Named Storm deductible" whereby the insured is responsible for a specified percentage of incurred damages – generally between 2%-10% of the property value. To continue reading, [click here](#).

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