Founded in 2010 by Maître CELINE CARSALADE, the law firm is at this day composed by a competent, young and dynamic team. Working with other lawyers in Mainland France, Miami and New York, Celine Carsalade gave an international facet to her practice, placing her St Barth office in the center of the activity.

With a heterogeneous customer base, CELINE CARSALADE supports her French and foreign clients in their projects and legal dispute either on the French Territory or abroad.

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HOW TO GET INSURANCE COMPENSATION AFTER IRMA?

The lawfirm Céline Carsalade can help you :

We prepared for our clients a recap chart concerning the compensation in case of natural desaster. We keep at your disposal to assist you in order you can get a fair compensation after IRMA.

☞ Which damage is concerned ?		☞ where ?	☞ when ?	☞ What for?	☞ You are		☞ Specificity of the desaster
hurricanes if the wind is under 145 km/h during 10 minutes or 215 km/h gust	Insurance contract concerning the fire damages (assurance incendie) or damages to goods				A person	A company	Anormal intensity
hurricanes if the wind is over 145 km/h during 10 minutes or 215 km/h gust	Special insurance for natural desasters (catastrophe naturelle)	In France and french territories	2017, september, 5th, 6th and 7th	¤ floods Hurricane wind	House Insurance multirisks and vehicles damages (Assurance multirisque habitation et l'assurance dommage aux véhicules)	Insurance for goods and business interruption insurance (Contrat d'assurance des biens ET assurance contre les pertes d'exploitation)	decisive event, but not exclusive Nothing could be done against the event

☞ **Damages covered by "insurance natural desaster" ("catastrophe naturelle")**	☞ **Damages no covered**	☞ **What item is secured?**	☞ **What item is not secured ?**
Property damages	Personal injuries	Every items intented by the insurance contract	farming
<u>Insurable damages</u>	Intangibles damages. For example : Rehousing, transfer costs	Items in french terriotories	The lands which can not be built
<u>Damages caused by natural desaster</u>			

☞ **Compensation procedure**	☞ **Compensation and excess**	☞ **Excess concerning the person**	☞ **Excess concerning companies**	☞ **Other compensations**
Declaration state of naturel disaster : September 8, 2017				
Declaration of the insured to the insurer about the disaster in the 10 days after the decree, so through the Septembre 18, 2017, 11h59 p.m. If the insured has many insurer, the insured must declare the other insurance to the other insurers, and declare the disaster to the insurance of his choice.	Amount of the secured items	Vehicles : excess of 380 € max per vehicle	Vehicles : max 380 € or more if intended by the contract	Damages to other people
The insured return the estimated state « état estimatif » on which the damaged property and losses are described.			Items for professional use : the excess amount is of 10% of the damages amount which are not	Insurance natural event, damages on air crafts, shipping fleet

The insurer, under reserve of more favorable contractual arrangements : ¤ Give funds, two months after insured delivery estimated state ¤ Give compensation three months after insured delivery estimated state			insurable	
If lated compensation, is added to interest compensation at the legal rate	If any excess is scheduled in the contract, the insurance can not ask any excess	For houses, the excess is about 380 €	Insurance Business : if interruption of 3 days or more	insurance "dommage ouvrage" : if your house is building, and not finished
If the insurer refuse the compensation, the insured may : ¤ Suing before the central office of price scale “Bureau Central de tarification”. The office may impose on the insurer the guarantee for the insured, and the office will set the guarantee terms. ¤ Suing during two years against the insurer				Farming insurance