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ST. TAMMANY EDITION

DAY 17 DEVELOPMENTS

The official death toll in metropolitan New Orleans: **474**



Lafreniere Park in Metairie is the repository for more than 100,000 cubic yards of pine tree trunks, oak limbs, cypress branches and other debris. **See Metro**

Relocated in Baton Rouge, the Archdiocese of New Orleans struggles to dispense healing in wake of the storm's carnage. **See Metro**

St. Bernard Parish officials say they might allow the first parish residents to return as early as Saturday. **See Metro**

FEMA helps hotels get back into shape. **See Money**

New Orleans floodwaters contain extremely high amounts of e.coli and fecal coliform, the EPA says. **See A-3**

Other states and some parishes and cities in Louisiana are trying to attract dislocated New Orleans businesses. **See A-4**

U.S. Transportation Secretary Norman Mineta says he will ask Congress to remove caps on emergency aid. **See A-5**

The attorney for the owners booked in the deaths of 34 residents of a St. Bernard Parish nursing home called their arrest a "rush to misjudgment." **See A-9**

THE BILL COMES DUE

FLOOD-DAMAGE INSURANCE LIMITS PROVING PAINFUL

By Jeffrey Meitrodt
Staff writer

Carol Hess hoped she had shed her last tear over the ruins of what used to be her lovely four-bedroom house in Slidell. But an hour after the adjuster from State Farm came to visit her hurricane-ravaged property this week, Hess was crying again.

Though Hurricane Katrina's storm surge dumped the contents of two neighboring town-houses into her back yard, crushing the back of her garage and driving a mountain of debris into her living room, the adjuster told Hess that virtually none of the damage would be covered by her homeowner's policy.

His explanation: The debris came by water, not wind. And that means Hess' claim will be filed through her flood insurance policy.

The debate about whether claims should be filed under homeowners or flood insurance policies is one that several hundred thousand policyholders are coming up against as they try to figure out how to pay for Katrina-related property damage.

"It's not a black-and-white answer because each claim is different," said Bill Mellander of the Allstate Natural Catastrophe team in Northbrook, Ill.

Homeowners policies provide compensation for damage resulting from high winds, but do not cover flood damage. The only water losses covered under a homeowners policy are those that occur after a windstorm has damaged a building, such as when water pours into the structure because a fallen tree created a hole in the roof.

Flood damage is covered by federal flood insurance, which is a type of coverage held by a fraction of homeowners. Flood insurance, however, only covers damages up to \$250,000.

As a result, many homeowners would prefer to see their claims handled through homeowners insurance. And some policyholders are arguing that wind from the storm caused the levee breach that flooded the city, and that any water damage should be covered under a traditional storm policy.

"In this event, the big (question) will be: What's wind and what's water?" said Bob Hunter, director of insurance for the Consumer Federation of America.

Hunter said it will be hard to make a case that wind led to the flooding. "I think that argument may have a class-action lawsuit to follow it," he said.

The debate was ad-

See **INSURANCE**, page A-11

► Your insurance questions answered, A-11



STAFF PHOTO BY SCOTT THRELKELD

Carol Hess mourns her loss anew after meeting with the insurance adjuster. Now, she and her husband don't know how they will pay for the damage and rebuilding their lives.



State Farm insurance adjuster Steve Evans measures the exterior of Bobby and Carol Hess' house on Moonraker Drive in Slidell while assessing the damage there from Hurricane Katrina. The storm surge drove a mountain of debris into the Hesses' living room.

I-10 drained, paving way for relief crews

By Gordon Russell and David Meeks
Staff writers

Workers on Wednesday successfully cleared Interstate 10, a vital transportation link from New Orleans to the airport and points west, by opening a drain that sucked massive amounts of toxic floodwater from the beleaguered Lakeview neighborhood it had soaked for more than two weeks.

The highway, covered in mud and debris, is not open to the public but is passable for emergency vehicles and trucks aiding the relief effort. It remains inaccessible from the east, however, due to massive damage to the twin spans that carry it over Lake Pontchartrain.

See **DRAIN**, page A-15

TO OUR READERS

The Times-Picayune today is expanding the number of pages and the number of copies it is printing as residents return and businesses reopen in the metro New Orleans area after Hurricane Katrina.

Today's paper was printed at The Mobile Register, which like The Times-Picayune is owned by Advance Publications. Since Katrina, the paper has been printed at The Courier in Houma, a member of the New York Times newspaper group.

"Moving our printing to Mobile allows us to increase the number of pages in the paper to meet advertiser and reader demand, as well as expanding our color capabilities," said Ashton Phelps Jr., Times-Picayune publisher.

"We are forever grateful to The Courier for stepping in without notice to house some of our staff and allow us to print in the early days after the storm," he said.

The Times-Picayune was forced to evacuate its Howard Avenue plant as floodwaters rose on the morning of Aug. 30.

New Charity may rise in Katrina's wake

By Jan Moller
Capital bureau

BATON ROUGE — Years before Hurricane Katrina brought floodwaters lapping through Charity and University hospitals, stranding more than 1,200 doctors, patients and hospital staff members for days, LSU officials knew the hospitals would be severely compromised if a big storm hit New Orleans.

Although the state hospitals were supposed to serve as health care facilities of last resort during an emergency, Dr. Dwayne Thomas had studies to prove that Charity Hospital's aging facility on Tulane Avenue

See **FEMA**, page A-14



CONTINUOUS UPDATES COMPLETE KATRINA COVERAGE
Expanded edition of The Times-Picayune at www.nola.com

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HOT AND HUMID
HIGH **92**
LOW **75**

