

What to do After a Hurricane is Over

- Continue listening to local radio and television stations for instructions.
- If you evacuated the area, only return when authorities tell you to do so.
- Inspect your home for damage--use flashlights in the dark, not candles.
- Report property damage to your insurance agent immediately--you should receive claims forms and arrange for an insurance adjuster to visit the property and assess the damage.
- Make emergency repairs and document them--keep all receipts and document any damage incurred with video or still photos (before and after emergency repairs) to submit with your claim.
- If damages require you to leave your home, secure your property and remove valuable items. Contact your agent and leave a number where you can be reached.
- Do not dispose of any damaged property before an adjuster has been able to look at the damage--including water-damaged carpet, furniture, etc. Place these items in another dry place until an adjuster arrives.
- Take all necessary steps to prevent further damage, such as securing doors and boarding windows. If these steps are not taken and more damage occurs, it may not be covered.
- Make a list of all damaged property including age, description original cost and place of purchase and estimated replacement cost. If you have any receipts or canceled checks for these items, submit them along with the list.
- Beware of uninvited people offering to do home repairs.
- Obtain estimates from several companies.
- Ask for references and use them.
- Be sure the contract, business card and any other paperwork has contact information, including address, numbers and license numbers.
- Insist on obtaining a written estimate or contract on the cost and amount of time the repairs will take. Insist on start and completion dates in the contract and do not pay the final balance until work is completed to your satisfaction.
- Do not feel pressured into making a decision.