



After the storm: What do I do next?

The storm has passed and your family is safe. You took all the necessary precautions such as having an adequate supply of drinking water and a flashlight. You may have even purchased a generator to ensure uninterrupted electricity in the event of a power outage.

The steps you take next are equally important in keeping your family safe and presenting a claim in the event there is damage to your home, auto or personal property.

Your first priority should always be addressing safety concerns:

- Pay attention to the possibility of a gas leak or electrical damage. Do not light candles until you have verified it is safe. There may be an odor of gas or – in the case of electrical damage — a burning smell.
- Pay attention to any downed power lines and report them promptly to local authorities.
- Be alert for broken glass or other hazards.
- If you had flooding or water damage, have an electrician inspect before turning on the breaker. Keep receipts for possible reimbursement once you file a claim.
- Pay special attention to possible structural damage.
- Dispose of any food items that may have been compromised due to lack of refrigeration or water damage. If your insurance policy covers damage from loss of refrigeration, keep a record of the items you disposed of.

If your home is damaged, please take the necessary steps to protect it from further damage:

- Cover broken windows
- Make temporary repairs to the roof or cover it with a tarp
- Dry floors, if possible, and pump out standing water

If it is necessary to leave your home for an extended period of time, take your valuables with you.

Please call your agent or insurance company to report your claim.

It is not too early to begin compiling a list of damaged items. The claims representative assigned to your claim should provide you with forms to assist you in this process. The forms may ask for a description, age and cost of damaged items and where they were purchased. It is also helpful to take both exterior and interior photographs of the damage. Cell phone photographs are fine.

If there is damage to your residence, it is also recommended you secure a repair estimate from a reputable contractor. Be leery of any door-to-door construction companies that may attempt to pressure you into signing a contract.

The claims representative assigned to your claim is experienced and should be able to explain the claims process to you and answer your questions.

As always, please feel free to call your insurance agent for any assistance you may need.