

What to Do After a Catastrophe

1. Get in contact with your agent as quickly as possible. Let him or her know about your losses. If you are relocated temporarily, let your agent know your temporary address.
2. **Take photos of the damaged areas.** These will help you with the presentation of your claim and will assist the adjuster in the investigation of your claim.
3. **Make only those repairs necessary to prevent further damage to your home or business.** This must include covering breaks in a roof, wall, or windows with plywood, canvas, or other waterproof material. Do not have permanent repairs made without first consulting your agent. Unauthorized repairs may not be reimbursed.
4. Wait for an insurance adjuster to arrive to appraise your damage. Following a catastrophe, insurance companies schedule adjusters so that the most serious losses get priority treatment. Those policyholders are the most in need.
5. **Keep all receipts** for expenditures you've made to repair damage or to estimate the extent of your damage.
6. Prepare a detailed inventory of all damaged or destroyed personal property for the adjuster. Be sure to keep a copy. Your list should be as complete as you can make it and should include: a description of the item (and number, if more than one); date of purchase or approximate age; cost at time of purchase; and estimated replacement cost today. Include as much of this data as is available.
7. Collect canceled checks, invoices, or other papers that will assist the adjuster in obtaining the value of the destroyed property.
8. If you feel it is necessary, secure a detailed estimate for permanent repairs from a reliable contractor and give it to the adjuster when he or she arrives. The estimate should contain; detailed specifications of the proposed repairs, and detailed repair cost prices and replacement prices.
9. Even if **home or business furnishings and effects** look like "total losses," **do not get rid of them until after they have been examined by an adjuster.**
10. If your car has been damaged or submerged in a flood, move it to high ground and let it dry out. Do not attempt to start or operate it until it is thoroughly dried.
11. Wooden furniture should be cleaned as quickly as possible. Avoid rubbing in abrasives such as ash, plaster, or wallboard particles that have fallen on furniture surfaces.
12. Your dry cleaning establishment can help you evaluate the cleaning or restoration costs for clothing, furs, and draperies.
13. Metal objects, including guns, drapery rods, and the electric motors in home appliances should be dried and rubbed or sprayed with oil to prevent corrosion. Radios, televisions, and other electronic systems should also be dried out, but not oiled.
14. Bedding and upholstered furniture must be dried immediately if saturated with water. Vacuuming will remove some of the odor and grit left by smoke damage, but these items should be separated from other possessions since they may affect nearby items.



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