

RECOVERING FROM DISASTER

- DO NOT touch or walk in standing water until you have ensured it is not electrically charged.
- Secure your home from further damage such as:
 - Removing fallen trees or branches resting on building structures.
 - Removing any standing or surface water.
 - Checking all utilities (water, electrical, and gas) and shutting off any that could be compromised.
 - Cover holes or other exposed areas
- Call your insurance agent **and** your Restoration Advocate
- Don't start permanent repairs until the insurance company claims adjuster has assessed the damage and you've been given the go-ahead.
- Prepare a list of lost or damaged articles. Save receipts from any additional living expenses you incur if your home is so severely damaged that you have to find other accommodations while repairs are being made.
- Provide needed information to the insurance representative assigned to handle your claim.
- Track all expenses associated with the loss. They may be reimbursable under your homeowners insurance policy. Examples could include mileage and meal expenses if called into court for the claim or temporary repairs made to protect against additional damage.
- Keep copies of all your paperwork for future reference.
- Get your home inspected even if there is no visible damage.

You don't have to do this alone; most insurance companies will cover all remediation costs.

DID YOU KNOW?

- You have the right to have a Restoration advocate accompany your insurance inspector during the inspection of your home and to request a second opinion if you do not agree with your inspector's findings.
- You have the right to select the contractor who will do the work on your home (you do not have to secure three bids nor can you be forced to accept the lowest bid or work with your insurance company's contractor.)
- Structural damage is often not visible to the naked eye.
- The law requires insurance companies to cover the costs of repairing your home to the standard of current building code.
- Once you file a claim, it remains open for two years in the event that you detect further damage not detected in your initial inspection.