

REDUCE THE RISK

Reduce the risk of future damage by making your home FORTIFIED. The disaster-resistant construction options in IBHS' FORTIFIED programs could offer your new or existing home increased protection against future damage. Learn more at www.DisasterSafety.org/fortified.

WORK WITH YOUR INSURER

Homeowners insurance policies typically provide coverage for the dwelling, personal property and other expenses related to the loss, such as temporary housing. Your insurance company representatives have training and experience in helping homeowners recover from disasters and good advice to help the recovery process go smoothly. Most of the advice given here is aimed at helping to start that process.

REPORT THE LOSS

Contact your insurance agent or broker or insurance company as soon as you can to report how, when and where the damage occurred. Provide a general description of the damage, and, if possible, have your policy number available. Make a note of the claim adjuster's name, telephone number and schedule as soon as you have them.

ADDITIONAL RESOURCES

AMERICAN RED CROSS

www.redcross.org

Contact your local Red Cross chapter for publications on disaster planning for homeowners. The Red Cross also offers disaster relief assistance and emergency training.

FEDERAL EMERGENCY MANAGEMENT AGENCY

www.fema.gov

(800) 480-2520 FEMA produces many publications that can be helpful to homeowners. You may obtain a catalog at the above number. Most of the publications are free.

INSURANCE INFORMATION INSTITUTE

www.iii.org

(212) 346-5500 I.I.I. is a primary source of information, analysis and referral on insurance. The I.I.I. has various publications on homeowners insurance and tips on how to work with insurers and minimize damage and personal injury from disasters.

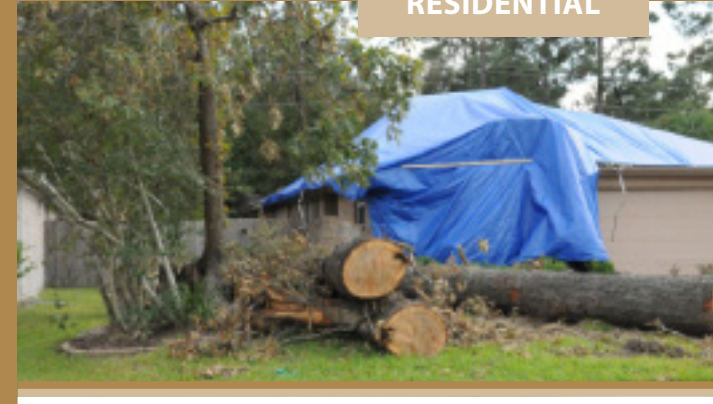
IBHS is an independent, nonprofit, scientific and educational organization supported by the property insurance industry. The organization works to reduce the social and economic effects of natural disasters and other risks to residential and commercial property by conducting research and advocating improved construction, maintenance and preparation practices.

For more information about hurricane preparedness and recovery, please visit DisasterSafety.org

You Can Go Home Again

GUIDANCE FOR RECOVERING FROM A DISASTER

RESIDENTIAL



REPAIRING AND REBUILDING

As you make plans to rebuild or repair your home, ask your contractor, your insurance adjuster or your local home improvement store about features you might include that would help make your home better able to resist natural disasters common in your area.



0811 © Insurance Institute for Business & Home Safety
Cover photo by Tamara at Flickr.com (Tamara McCauley)

Insurance Institute for Business & Home Safety
4775 E. Fowler Avenue, Tampa, FL 33617
(813) 286-3400
DisasterSafety.org

PROTECT YOURSELF AND OTHERS

Always be careful before entering a damaged building. If your property has sustained serious structural damage or if there are any doubts about its safety, contact local government officials to determine the status of your house before entering. Local officials worried about safety also could order people to stay out of the building. Report downed power lines or gas leaks to the utility company. Keep electricity off if the house has been flooded. Never turn electricity on or off while standing in water. Rely on professionals to restore your utilities.

PROTECT YOUR PROPERTY

Take reasonable steps to protect your property from further damage. This could include boarding up windows, putting a tarp on the roof, and salvaging undamaged items. Check with your insurance company to see what they will pay for when protecting property.

MAKE A LIST OF DAMAGED OR LOST ITEMS

If possible, keep damaged items or portions of these items until the claim adjuster has visited your home. Consider photographing or videotaping the damage to provide further documentation to support your claim. Prepare a list of damaged or lost items for your adjuster, and, if available, give the adjuster receipts for those items. Preparing a home inventory, including room-by-room list of contents with photos, before a disaster strikes will help you keep track of items that have been lost or damaged.

ADDITIONAL LIVING EXPENSES

If you cannot live in your home while repairs are being made, keep records of all additional expenses incurred as a result of relocating. Most homeowners insurance policies provide coverage for additional living expenses.

RETURN CLAIM FORMS

After your insurance company has been notified of your claim, the company must send you the necessary claim forms within a certain number of days. (The time period varies by state.) Fill out and return the forms as soon as possible. If you do not understand the claim process, be sure to ask for a thorough explanation.

A claim adjuster may want to inspect the damage to your home and personal property. If you cannot live in your home and/or need to purchase clothing or other necessities immediately, your insurance company will most likely issue an immediate advance. The first check is usually an advance against the total settlement amount. It is not the final payment. As agreements are reached on the value of damaged property, the insurer will issue additional checks. If you have any questions, ask the claim adjuster.

WORK WITH YOUR LENDER

If you have a mortgage on your house, the check for repairs to the dwelling will usually be made out to both you and the mortgage lender. This means the mortgage company or bank will have to endorse the check. Lenders generally put the money in an escrow account and pay for the repairs as the work is completed. Be sure to contact your mortgage lender beforehand to discuss the contractor's bid and other details. Your mortgage company may want to inspect the finished job before making the final payment to the contractor.

FREQUENTLY ASKED QUESTIONS

The following are questions that people frequently ask their insurance representatives after a major loss due to disaster. You may want to have this list when you first contact your insurer to avoid multiple follow-up calls.

- What does my insurance policy cover?
- When can I expect to see my adjuster?
- How large is my deductible? (The deductible is the amount of loss you agree to pay yourself when you buy a policy.)
- Should I contact contractors to get repair or rebuilding estimates, or will the insurance company do that?
- If I cannot live in my house, will the insurance company pay for me to stay in a hotel or rent an apartment? What about meals, clothing and other personal items? How much may I spend?
- If I decide not to replace some items that were destroyed or lost, will my insurance still pay for them?
- Will my homeowners policy or automobile policy pay for vehicles that were parked in my garage and damaged?
- Will my policy pay to replace trees and shrubs that were lost as a result of the disaster?
- How long will it take to process my claim?

