



American Insurance Association

Tips for Homeowners Following a Hurricane

1. Before You Can Return Home

Contact your insurer and report your loss. If you haven't already done so, call your insurance company and report that you have suffered a loss. If you can't remember the name of your company and your agent isn't reachable, call your mortgage company - it will have a record of the company.

Keep all receipts. Keep a record of all receipts for lodging and meals, because such expenses may be covered under the "additional living expenses" portion of your insurance policy.

Make an inventory list. Start making comprehensive lists, thinking room by room, of the contents of your home. In addition to making the list, contact people who may have photos of your home and some of its contents (from family gatherings, etc) to jog your memory. Don't forget to think about what is in closets, drawers and garages/carports.

Get copies of bank statement and credit card statements. If you don't have your checkbook with you, contact your bank and get a printout of either your last several bank statements or cancelled checks so you can start the process of noting your pre-loss living expenses. Contact your credit card company and get copies of your credit card statements for the same purpose; this will help with your additional living expenses claim

Make your living arrangements as comfortable as possible. If you are in a hotel, and it's obvious that you are going to be out of your home for quite a while, consider renting an apartment nearby your home. An apartment or condominium will give you a great deal more room, and allow you to cook your own meals, which will stretch the "additional living expenses" coverage over a longer period of time.

2. Once You Can Enter Your Home

Protect yourself. Always be careful when entering a damaged structure. If there is serious structural damage, contact local officials before entering the property. Report downed power lines or gas leaks. Keep electricity turned off if the building has been flooded.

Protect your property. Take reasonable steps to protect your property from further damage. This could mean boarding up windows and salvaging undamaged items. Your insurance company can tell you what they will pay for regarding protection.

Report the loss as soon as possible. Meet with your insurance adjuster and/or insurance agent as soon as you can. Provide a general description of the damage and have your policy number handy if possible. Write down the adjuster's name, phone number and work schedule as soon as you have them. If you have an agent, your agent will report the loss to your insurance company or to a qualified adjuster who will contact you as soon as possible to inspect the damage. Be sure to give your agent a telephone number where you can be reached.

Prepare a list. Keep damaged items or portions of them until the claim adjuster has visited, and consider photographing or videotaping the damage to document your claim. Prepare a list of damaged or lost items for your adjuster and make two copies - one for yourself and one for the adjuster. Your list should be as complete as possible including a description of the items, dates of purchase or approximate age, cost at time of purchase and estimated replacement cost. Collect canceled checks, invoices, receipts or other papers that will assist the adjuster in obtaining the value of the destroyed property

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

Clean up. When starting the cleanup process, be careful, and use protective eyewear, gloves or other gear if available. Make whatever temporary repairs you can. Cover broken windows, damaged roofs and walls to prevent further destruction. Save receipts for supplies and materials you purchase. Talk to your insurance company about temporary repairs; they will reimburse you for reasonable expenses related to repairs to your property damaged by a covered peril. Secure a detailed estimate for permanent repairs to your home from a reliable, licensed and bonded contractor, and give the estimate to the adjuster. The estimate should contain proposed repairs, repair costs and replacement prices.

Build stronger next time. When you're ready to think about rebuilding, carefully consider where you should rebuild, and then ask your contractor about adding features that would increase the building's disaster-resistance.