



SEE & SAVE Hurricane Checklist #5

AFTER THE STORM PASSES

- ❑ **Stay in your protected area** until announcements are made on radio or TV that the dangerous winds have passed.
- ❑ **Do not return home** from your safe location until officials announce your area is ready. Remember, too, that proof of residency may be required to re-enter the areas of evacuation.
- ❑ **Be aware of surroundings when returning**, as extreme damage could make unrecognizable changes and pose specific dangers not present before.
- ❑ **If your home or building has structural damage**, do not enter until it has been checked by officials.
- ❑ **Beware of outdoor hazards**, such as downed power lines and any water they may be lying in, poisonous snakes driven by water to higher ground, weakened bridges, washed-out roads, weakened limbs on trees, and damaged overhanging structures.
- ❑ **Do not use the telephone**, even if you have service, unless absolutely necessary. The system will be overloaded with calls during and after a hurricane. Cell phones may also be inoperative because of downed or damaged microwave towers.
- ❑ **Guard against spoiled food**. Use dry or canned food. Do not drink or prepare food with tap water until you are certain it is not contaminated with flood waters.
- ❑ **When cutting up fallen trees**, use caution, especially if you are using a chain saw. Serious injuries can occur when these powerful machines snap back or when the chain breaks.
- ❑ **If you are a JSC civil service or contractor employee**, get in touch with your supervisor or point-of-contact and advise of your whereabouts and needs.

(See back of page for insurance claim tips and FAQs.)

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Insurance Claim Tips and FAQs

By Purva Patel

Once you've reported your claim, you don't have to sit on your hands until an adjuster shows up. Here are some answers to common questions.

Is it OK to start making repairs before the adjuster comes out?

Insurance companies say minor and temporary repairs are OK, but not major repairs. Either way, take pictures or video for the adjuster so you at least have evidence of the damage.

Repairs to prevent further damage or looting are Ok. Save all your receipts. In all cases, don't compromise your safety for the sake of a repair.

How do I prevent further damage?

If you had flooding, disconnect all electronic equipment and electrical appliances and move them to a dry place. Try and move damaged household items to a dry area.

Board up broken windows and put a tarp on damaged roofs to prevent further damage. If you're not comfortable doing it, you can hire someone also. Just make sure you save all your receipts for the adjuster.

How will my insurer find me if I plan to evacuate because I have no power?

Call your agent and provide a number where you can be reached if possible. If damage is extensive, be certain your property is identified with your address. Put a plywood sign with your address and the name of your insurance company in front of the property. If you can't stay at the site, leave a number where you can be reached.

How do I pick a contractor to make repairs?

Ask for references and verify those references. Be cautious of a contractor who demands full payment for the work upfront. Storm-damaged areas often attract unscrupulous contractors who may do less than acceptable work or leave town after receiving advanced payments.

What should not be done?

Don't throw damaged property away until an adjuster has had the opportunity to look at it. If you have to move it outside, go ahead.

Also, don't go home if authorities say it's not safe. And don't do anything major if you're concerned about the structural integrity of the home.

What if my car was flooded?

It's only covered if you have comprehensive coverage on your policy. This information can be found on your policy's declarations page, according to the Texas Department of Insurance.

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