



Southwestern Insurance Information Service

WWW.SIISINFO.ORG

# CONSUMER TIP

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## WHAT TO DO AFTER A STORM

- Call your insurance Agent or your company's toll-free claim filing telephone number immediately to report vehicle or property damage.
- Make minor repairs to damaged property to prevent further damage or looting. Save receipts and present to the Adjuster. Do not make major repairs until an Adjuster has the opportunity to inspect the property.
- Photographs or video tape documentation of damaged property is helpful but not required.
- Do not dispose of damaged personal property until an Adjuster has had the opportunity to look at it.
- If flooding has occurred, you should disconnect all electronic equipment and electrical appliances and move them to a dry place.
- Try and move damaged household items to a dry area of the home or business.
- If damage is extensive, be certain your property is identified with your address. Place a plywood sign with your address and the name of your insurance company in front of the property. During severe storms many street signs are often destroyed by high winds. **If you're unable to stay at the site, leave a number where you can be reached.**
- Carefully select a contractor to complete repairs on your property, once a final settlement has been made by your insurance company. Ask the contractor 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 advance payments.

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*For Additional Information:*

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