

Straight Talk About Natural Disasters

What you should do after a disaster strikes

Nobody in the United States is immune to the effects of a natural disaster. No matter where you live, no matter what time of year, you are at risk from one kind of catastrophe or another.

Hurricanes. Floods. Earthquakes. Tornadoes. Wildfires. Mudslides. Tidal waves. Blizzards. Each is a threat.

While you can't prevent a natural disaster, you can reduce the risk of the serious financial hardships they can cause.

That's what insurance is all about. And your Professional Insurance Agent can help you get the protection you need.

What if a disaster strikes? How do you deal with what's happened?

This brochure contains some helpful advice to get you back on the road to recovery.

Be Prepared

It may seem obvious, but you first need to know what kind of disasters are likely to occur in your region -- and then what steps to take to keep yourself safe when natural disaster strikes.

Some basic guidelines apply to all disasters.

Plan ahead. Pick a safe place to go when a disaster is imminent. That may or may not be inside your home. The basement or an interior room away from windows is the best place to survive a tornado, for example, but you should head for high ground -- outside your home -- in the event of a flood.

Prepare a disaster supply kit. Regardless of the kind of disaster that occurs, you should be prepared by gathering disaster supplies for your home and car. Your survival kit should include:

- Essential medications and a first aid kit
- Drinking water (3 gallons/person minimum)
- Canned food (and a can opener)
- Battery-powered radio, flashlight and extra batteries
- Fire extinguisher
- Sanitation supplies
- Sturdy shoes and gloves
- Tools

Written instructions explaining how and when to turn off your utilities (gas, water, electricity)

FYI:



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It's also wise to keep valuables and copies of your important papers -- including insurance policies -- in a safe-deposit box away from your home or in a fireproof, waterproof storage container.

Prepare a home inventory. It's difficult to assess your loss accurately after a disaster strikes. Don't rely on memory at a time when you're under a lot of stress. To maximize your claim, have an accurate record of your belongings prepared beforehand.

Go through your home or apartment room by room, noting the cost of your possessions and when and where you bought them. Color photos or videotape records are helpful. Have expensive items such as jewelry appraised by a qualified appraiser. Keep the record with your valuables.

Have an evacuation plan. Identify where you and your family can go if you have to evacuate your home. You may want to stay with relatives, assuming that's possible. You might have to go to a community shelter. If so, find out where they are ahead of time -- and plan out alternate routes to get there.

When A Disaster Strikes

You usually have enough warning to seek shelter away from home when a flood, hurricane, tidal wave or wildfire hits. You'll come back to deal with the disaster after the fact. In the case of an earthquake or tornado, however, you may be there when it happens.

Think Safety: People First, Property Second

If you're at home when disaster strikes, your first priority afterward is to make sure you and your family members are unharmed. Seek emergency medical attention if necessary.

Then, and only then, should you worry about damage to your property.

After The Fact

Contact your insurance agent or company representative right away. But recognize that you may be one of hundreds of people needing help. You may have trouble getting through to your agent. As difficult as this may seem, be patient.

Before You Call Your Insurance Agent

You need to know how bad the damage is before you call your agent. But before you enter a damaged building, and while inside, be careful.

Make sure the building is not in danger of collapse.

Watch for holes in floors, loose boards, hanging plaster, snakes and other animals.

Don't smoke or use an open flame until you're sure it's safe to do so.

Turn off gas at the meter or tank. Some gas is odorless, so don't assume there is no gas present because you can't smell anything.

Make sure the main electrical circuit is off. Stand on a dry surface and avoid touching the metal switchbox handle. Even on a dry surface, your shoes need to be dry or you risk electrocution!

Contacting Your Insurance Agent

When you notify your insurance agent, he or she will assign the loss to a qualified adjuster who will call on you as soon as possible.

If a disaster is widespread, it will take time to process claims, even with many adjusters on site. If your home was destroyed or had major damage, tell your agent you need priority help.

Don't Let The Bad Become Worse

You need to protect your home from further damage, but take pictures before you begin.

Make what temporary repairs you can, such as covering any broken windows and holes in the roof or walls with plywood or plastic.

Do what you can to salvage and protect furniture and appliances.

If you can't stay in your home, make sure it is secured and protected from further damage or theft. Save related receipts; many insurers will reimburse you for your expenses.

Dispose of perishable food. Save price labels on meat wrappers as proof of a loss.

Assessing Your Loss

Have a reliable contractor make a detailed estimate of permanent repairs, including work specifications, and give it to your adjuster.

Beware of rip-off artists who prey on disaster victims! Check the backgrounds of people who offer you very cheap repairs.

Make a detailed list of losses to personal property.

Document losses with photos.

Check damaged or destroyed goods against your property inventory. Providing the adjuster with canceled checks, receipts and other documents also helps in determining the value of destroyed property.

Get written estimates for furniture and other property that can be repaired economically.

Settlement

If you feel the insurer's settlement offer isn't fair or is incomplete, contact your agent or the company. Be prepared to provide information to support your claim.

Finally, keep in mind that your settlement may not be the same as your neighbor's. Your coverage may be different, as may be the amount of damage caused by the disaster.

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