

## Steps to Take to Repair Damages

### Step 1. Make family safety your first priority.

If your home suffered structural damage from the disaster (for example: you have a partially collapsed roof), you may need to relocate until repairs are made.

If temporary living costs are partially covered by your insurance policy, work out these arrangements with the agent or claims adjuster. If you don't have insurance, contact the Office of Emergency Management while they are in the area working the disaster to see if you qualify for state assistance. (Currently, Emergency Management personnel are located at \_\_\_\_\_.)

### Step 2. Report damage to your insurance company.

Call your insurance agent as soon as possible. Leave word where you can be contacted. The sooner you talk to your agent, the sooner your claim will be filed and an adjuster can be scheduled to inspect your damage. In times of total disaster, help the adjuster find your home by spray painting the house number where the agent can see it. Hardship cases are a first priority, so if your damages are slight, you may have to wait.

The amount and type of coverage you have will affect how much of the loss will be covered by insurance. Don't assume your settlement will be the same as your neighbor's.

### Step 3. Make needed repairs.

Get your agent's advice about your policy's coverage and how best to get reimbursed for the repairs.

If you must make temporary repairs before an insurance adjuster's visit, talk with your agent about how to get reimbursement. If possible, take your own photographs or make a videotape of the damage. If there are disputes later, the pictures will serve as evidence.

Don't be in a hurry to settle your insurance claim. Instead, keep your agent current on repair estimates, repair progress and repair costs. Additional damage may be discovered after the repairs are underway. Be sure that you have all water damage, foundation and structural damage covered on the repair estimates. If the work has been completed to your satisfaction, use the final billing to get the insurance repayment, if possible.

If the claims adjuster works directly with the contractor, make sure you understand what repairs are being done before signing an agreement.

Keep copies of insurance adjustments, claims, receipts and photographs in a safety deposit box or other secure place until all claims are settled. If you have out-of-pocket expenses for deductibles or costs not covered by insurance, you may be eligible for a casualty write-off on your income tax return. If so, the records used to justify your tax deductions should be kept for at least three years after you file your return.