

## Insurance for Repairs of Tornado Damage

If your roof has suffered structural damage from a tornado, make family safety your first priority. In some cases, such as a partially collapsed roof, you may need to relocate until repairs are made. Next, report damage to your insurance company.

Call your insurance agent as soon as possible. If temporary living costs are partially covered by your insurance policy, work out these arrangements with the agent or claims adjuster. The sooner you talk to your agent, the sooner your claim will be filed and an adjuster can be scheduled to inspect your damage. The amount and type of coverage you have will affect how much of the loss will be covered by insurance. You may wish to get your agent's advice about your policy's coverage and how best to get reimbursement for the repair expenses.

If you must make temporary repairs before an insurance adjuster's visit, talk with your agent about how to get reimbursement. You may offer to take photographs or make a videotape of the damage.

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 the important papers in a safety deposit box or secure place, so they're not damaged or lost. Good records will help recovery on insurance claims, applications for disaster assistance and income tax deductions.