

Safety First

Important steps to take **After Disaster Strikes** from your **Trusted Choice Insurance Agent**

Safety First

- If you have evacuated, wait until authorities tell you it's safe before returning home.
- Be alert for tornadoes
- Use a flashlight. Do not light matches or turn on electrical switches.
- Sniff for gas leaks. If you smell gas or suspect a leak, turn off the main gas valve, open windows and evacuate. If you have any concerns, have the gas system checked by a professional
- Do not touch wires or outlets.
- Check for frayed cords and for cracked or broken prongs and plugs.
- Turn off the main electrical circuit switch. Be careful to stand on a dry surface and do not touch the metal handle of the switch box. Use a piece of heavy rubber, plastic, or a piece of dry wood to open the metal door and throw the switch. Share your concerns with a licensed electrician.
- Watch for holes in the floor, loose boards or hanging plaster.
- If your home has been flooded, check for snakes and other animals that may have entered the property.



**AFTER
THE
STORM**



Prevent Further Damage and Document

- Before you start cleaning up debris, prepare an inventory of all damaged and destroyed personal property. If you can, videotape or photograph the damage.
- Clean up any flammable or poisonous materials that may have been spilled.
- Dispose of all spoiled food immediately. If you have insurance coverages for spoiled food, document your losses.
- Hold off on permanent repairs until you've received approval for reimbursement.
- Do not touch wires or outlets.
- Save remnants of damaged or destroyed property for your insurance company adjuster, and do not sign agreements with contractors or anyone else until you have a chance to meet with your insurance adjuster.
- Keep a written record of everyone you talk to about your insurance claim, including the date of the conversation and a summary of what was said.
- Keep all receipts.
- Your pre-disaster home inventory will be of great assistance to you at this point. After you've examined everything and determined the extend of the damage, call your independent insurance agent as soon as possible to file a claim.