



SAFE AND SOUND

As of August 6, 2020

A disaster has hit my area and my home has been damaged. I've made sure my family is Safe. What Should I Do Next?

- Make sure there are no safety issues like downed electrical lines or broken gas lines. If there are safety issues, leave your home and wait for or listen to your local authorities to learn when you can return.
- When inspecting your home, avoid broken glass and sharp objects or remove them. Watch out for things that could cause you to trip or fall.
- Take photos or videos of the damaged areas and personal property. You also can jot down notes about any significant damage you see.

My Family and I Were Evacuated From Our Home. When Can We Go Home?

- Wait to return to your home until your state or local authorities tell you it's safe. The authorities won't let you return to your home if there are hazards like downed power lines or broken gas lines. This is for your safety.

There's a lot of damage to my home. What should I do about the damage?

- Try to prevent further damage by making essential repairs, like covering roofs or windows with plywood, tarp, canvas, or other waterproof materials.
- **IMPORTANT: KEEP ALL RECEIPTS FOR EMERGENCY REPAIRS TO GIVE TO YOUR INSURER.** Because you have to prevent more damage, you may want to hire a contractor to make any emergency repairs.

- Don't make permanent repairs before talking with your insurer or insurance producer. Your insurer may not pay for repairs it didn't authorize.

There's much damage to my home, there's no way I can stay. What should I do?

- Do your best to secure your home and personal belongings.
- Gather important papers, including insurance policies and a list of all damaged or destroyed personal property (a home inventory list), if you have one. Take those with you if you can't stay in your home.
- If you can't stay in your home, save any hotel receipts. Your insurer will need the receipts to repay you.
- Contact your doctor's office, pharmacy, or health plan if your prescription medicines were lost or if you lost your glasses, contacts, hearing aids, walker, wheelchair, or other medical equipment in the disaster.
- Make sure you notify utilities and your mortgage company and make arrangements for mail deliveries.