

## WHAT TO DO AFTER EVACUATION

- Contact your insurance agent or company after you reach shelter and settle in to let them know where you are. Ask for the name of every person with whom you speak and take notes during the conversation. Date the notes after the conversation. Ask questions until you have a clear understanding of what steps to take next and what coverage you may have for temporary living expenses.
- Keep receipts because, under most homeowner policies, out of pocket expenses during a mandatory evacuation are reimbursable.
- After you are allowed back into your home or neighborhood, take photos of the damage. These will help with your claims process and will assist the adjuster in the investigation.
- You may be told to wait for an adjustor to visit. If not, be prepared to give your agent or insurance representative a description of your damage.
- You will likely be asked to prepare a detailed inventory of all damaged or destroyed personal property. Be sure to make a copy for yourself and one for the adjuster. Note on each copy that it is a partial list because you are likely to remember other things later. Refer to photos or videos that you took ahead of time when possible. Include a description of the items, approximate age, cost at time of purchase and estimated replacement cost. Catalogs, newspaper ads, online searches may help to estimate the fair market value of damaged or destroyed items. Consult a car dealer, search the Internet or go to your local library to determine the current value of vehicles.
- Secure your property and make whatever temporary repairs are needed. Cover broken windows, damaged roofs and walls to prevent further destruction. Save receipts for supplies and materials you purchase. Your company will likely reimburse you for reasonable expenses in making temporary repairs. If not, expenses may be tax deductible.
- Secure a detailed estimate for permanent repairs to your home from a reliable contractor and give it to the adjuster. The estimate should contain the proposed repairs, repair costs and replacement prices. Don't settle a claim until you are satisfied. Don't accept first payments as "final" because you may need to file for additional claims. Your policy will specify time frames for settlement and provisions for appeals, if you feel they are necessary.

**This is only a framework of what is likely to happen. Ask questions!**



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