

## BEFORE THE STORM

Protect People & Property
-Protect Windows-Trim Trees, Secure Objects-

**Create/Update Your Home Inventory** 

**Stay Informed** 

**Put Your Plan in Action** 

Gather All Important Papers
-Insurance Policies-Tax returns (3 yrs.) - ID papers-

**Evacuate if Ordered** 

## AFTER THE STORM

If Your Home is Damaged

Prevent Further Damage
-Secure Your Property-Make Temporary Repairs-

**Prepare for Insurance Claims and Disaster Aid** 

-Document damage--Save all receipts-

**Avoid Fraud and Scams** 

-Get 3 bids for any work--Check contractor qualifications-

Negotiate with your insurance adjuster

Plan for additional living expenses or loss of use

**Use FORTIFIED Standards** 

Learn how to work with FEMA

## **Hurricane Prep**

## Before & After

What you do now to prepare for a hurricane can determine what happens over the weeks and months ahead. When a major hurricane hits your area, plan to deal with repairs, rebuilding, insurance, and fraud.

The days before a hurricane are vital – use these resources from <u>IBHS</u> and <u>Ready.gov</u> to prepare, plan, and act to protect your family and home.

Be prepared to evacuate if needed.

Plan for after a hurricane – <u>DontGoof.org</u> has resources to help you navigate repairing, rebuilding, insurance claims, building better with <u>FORTIFIED</u> <u>construction</u>, and FEMA disaster aid. Disasters are stressful, they feel personal, and then, <u>you</u> stillhave to deal with the outcomes. These resources can help.

Be ready to spot and <u>avoid contractor fraud</u> and don't take shortcuts when rebuilding. Don't be a victim twice – Get three bids, all contracts in writing, and permits for any work! Check contractor licensing, insurance, and reputations. Be wary of large down payments.

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