



# Storm Damage Checklist

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# What to do before a storm?

1. **Make a severe weather plan and share it with your family**
  - a. Designate a safe room if you do not own a storm shelter
  - b. In your safe room, keep water and dry food in soft containers
  - c. Include a weather radio to stay informed even if the power goes out
2. **During storm season, prepare your home before bad weather hits**
  - a. Secure loose objects outside,
  - b. Installing impact-resistant windows and doors
  - c. Reinforcing your roof and garage doors
3. **Understand your homeowners or property insurance**
  - a. Keep your insurers contact information and required documents
  - b. Take notes on the claims process and local storm assessor you trust
  - c. Put important documents such as your ID in a secure place if safely possible

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## I have storm damage! Now What?

**Check for Safety: The first step is to check for safety. If you suspect any structural damage to your home, do not enter. If you do enter, be cautious of downed power lines, gas leaks, and other hazards.**

Here is a checklist to help you through the process:

- Document the Damage: Take photos and videos of the damage to your home, both inside and outside. This can be useful for insurance claims and repairs.
- Contact your insurance company as soon as possible to report the damage. They will guide you through the claims process and let you know what documentation is needed.
- Make temporary repairs to prevent further damage. For example, cover broken windows with plastic, tarp over a damaged roof, or board up holes in walls. *However, do not make permanent repairs until your insurance company has assessed the damage.*
- Keep records of all expenses related to the storm damage, including receipts for temporary repairs, lodging expenses if you need to stay elsewhere, and any other expenses you incur.
- Hire a Contractor: If the damage is severe, you may need to hire a contractor to make repairs. Make sure to choose a reputable contractor and get a written estimate before any work begins.
- Follow up with your insurance company and contractor to make sure repairs are completed in a timely manner.

Remember to take care of yourself and your family during this stressful time. Don't hesitate to reach out to friends, family, or professional support if you need it.

