

Before You Enter Your Home

Use a flashlight to inspect your home. If you do not see much damage, carefully walk around the outside and check for loose or downed power lines, gas leaks, and/or structural damage.

If your house has been damaged, a qualified inspector should check to be sure it is safe to enter and occupy. Not only will you learn if the building is safe, but you will also learn what repairs you need to make. Never enter if you smell gas, notice floodwaters around the building, or if your home has fire damage that a qualified official has not yet inspected. If you have any doubts about safety, leave the area immediately and ask for an inspection by a qualified building inspector or structural engineer.

Inside Your Home

Be careful when going inside your home after a disaster and keep the following things in mind:

Natural Gas

If you smell gas or hear a hissing or blowing sound, open a window and leave immediately. Only professionals should turn on your home's gas supply. Do not smoke or use oil, gas lanterns, candles, or torches for lighting until you are sure there is no leaking gas or other flammable materials there.

Sparks, Broken, Or Frayed Wires

Do not check the electrical system if you are wet, standing in water, or unsure of your safety. If possible, turn off the electricity at the main fuse box or circuit breaker. Do not turn on the lights until you are sure they are safe to use. You may want to have an electrician inspect your wiring.

Roof, Foundation, And Chimney Cracks

Do not enter a building that shows any sign of structural damage like cracks in the walls, windows and doors out of square, or shifts in the foundation.

Appliances

If appliances are wet, turn off the electricity at the main fuse box or circuit breaker. Next, unplug appliances and allow them to dry. Have appliances checked by a professional before using them again. Have the electrical system checked by an electrician before turning the power back on.

Water and Sewage Systems

Check with your local water authority that your water is safe to drink. You may have a Boil Water Notice in affect for your area.

Food and Other Supplies

Food in the refrigerator should be safe during a power outage if the power is out for no more than four hours, and if you kept the door closed. Throw away any perishable food (such as meat, poultry, fish, eggs, and leftovers) that have been above 40 degrees Fahrenheit for over two hours. Throw away all food and other supplies that may have been contaminated or have come into contact with floodwater or fire.

Basements

If your basement has flooded, pump it out slowly (about one third of the water per day) to avoid damage. The walls may collapse, and the floor may buckle, if you pump out the basement while the surrounding ground is still saturated.

Cabinets

Be careful as you open cabinets; objects may fall.

Pests or Vermin

Be aware of potential pest problems, such as mice, rats, insects, or snakes that may have come with the storm. Remember that disasters and life-threatening situations will increase the unpredictable nature of wild animals. Contact your local animal control office, wildlife resource office, emergency management office, or health department for more help.



File an Insurance Claim

If a covered peril damages your home, you should act quickly to make the claims process go smoothly. Below are the steps to file a homeowner's claim after the event.

Step 1

Get in Contact with Your Insurance Company to Start the Claims Process

After experiencing a flood, contact your agent or insurance company to file a claim. Make sure you have the necessary information handy, including your policy number and a telephone and/or email address where you can be reached at all times. An adjuster should contact you within several days of filing your claim. If you do not hear from an adjuster, you can contact your insurance agent or company again.

Step 2

Document the Damage and Protect Your Property

Separate your damaged property from undamaged property. Your adjuster will need evidence of the damage to your home and possessions to prepare your repair estimate. Take photographs of all the damaged property, including discarded objects, structural damage, and standing floodwater levels. In addition, make a list of damaged or lost items and include their date of purchase, value, and receipts, if you have that information.

If your home is severely damaged and you need to find somewhere else to stay while repairs are made, keep records and receipts of all extra expenses you incur (e.g., hotel and restaurant expenses). Most homeowner insurance policies cover the "loss of use" of their home. Be aware that many policies do not cover these extra expenses if your home was subject to a mandatory evacuation order and there is no loss to your home.

Step 3

Work with Your Adjuster and Complete A Proof of Loss to Support Your Claim

Working with your adjuster can save time and help you get your settlement on time. Your adjuster will assist you in preparing a Proof of Loss, which is your sworn statement of the amount you are claiming including necessary supporting documentation. A Proof of Loss can contain many things, but must include the specific details set forth in your insurance policy.