AFTER THE STORM

Start with safety

Your family. Your home. Your next steps.

1 People first

- ☐ Check family and pets. Call 911 for immediate danger or serious injuries.
- ☐ Find safe shelter. Follow evacuation orders and tell a trusted person where you are staying.
- ☐ Gather medications, identification, chargers and pet supplies only if safely accessible.

2 Before you go inside

- ☐ Return only when officials allow. Your individual home may still be unsafe to enter.
- ☐ Stay away from downed wires, floodwater, sagging roofs and unstable walls.
- ☐ Smell gas or hear hissing? Leave without operating switches or devices. Call the utility or 911 from a safe location.

3 Document and report

- ☐ Photograph affected rooms, belongings and damage before cleanup, only where safe.
- ☐ Contact your insurer through its official website, app or policy phone number. Renters: notify your landlord too.
- ☐ Save your claim number, damaged-item list, receipts, estimates and notes from calls in one recovery folder.

One clear next step: Get safe. Photograph damage when safe. Save receipts.

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AFTER THE STORM

Protect your recovery

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4 Prevent more damage

- ☐ Use qualified help for urgent temporary repairs. Document the work and save receipts. Ask your insurer about permanent repairs before authorizing them.
- ☐ Keep generators outdoors, at least 20 feet from doors, windows and vents, with exhaust directed away. Never use one in a garage. Use a working battery-powered or battery-backup carbon monoxide detector.
- ☐ After fire or flooding, get professional safety guidance. Never enter standing water to reach electrical equipment.

5 Hire carefully

- ☐ Verify licensing where required, insurance and references. Compare written estimates when practical.
- ☐ Get scope, materials, price, schedule and payment terms in writing. Read contracts before signing.
- ☐ Avoid full payment upfront and pressure to sign immediately. Do not rely on promises that insurance will definitely cover everything.

Ask your insurer: What should I do now? What records and deadlines apply? Could temporary lodging be covered? What should I document before removing damaged items?

My claim number: ____

My next step: ____

AFTER THE STORM

Answers and trusted help

Your family. Your home. Your next steps.

What should I do first after a storm, fire or flood?
Check your family and pets, get somewhere safe, and call 911 for immediate danger. Once safe, document damage, contact your insurer and keep receipts.

Should I take photos before cleaning up?
Yes, when it is safe. Photograph damage and affected belongings before cleanup. Never enter an unsafe area for photos. Document hazardous items before disposal when possible; do not keep dangerous materials just for a claim.

Will insurance pay for a hotel or temporary repairs?
Coverage depends on your policy and the cause of loss. Ask your insurer whether extra living expenses or temporary repairs may be covered, what records are required, and which deadlines apply. Save receipts.

When can I go back inside my home?
Return only when local officials permit it. Your home may still require a separate safety assessment. After a fire, follow fire officials and qualified professionals; stay away from unstable structures, floodwater and electrical hazards.

Trusted recovery resources

CDC: returning home safely

American Red Cross: home fire recovery

FEMA / NFIP: document damage

FTC: avoid disaster scams

Follow local emergency instructions. Coverage depends on your policy and loss. Prepared September 9, 2026.