

Recovery Tips

After Disaster Strikes and Your Home is Damaged

- If you evacuated, wait until authorities determine it is safe to return to your area after a storm. If you're told by authorities to stay out, stay out.
- Make sure conditions are safe before you assess your damage and attempt emergency repairs.
- Make sure your home is structurally safe. Be extremely careful inside your home. Debris may be hazardous, and the potential for collapse may exist. If you're told by authorities to stay out, stay out.
- Notify creditors if bills have been lost or you're unable to pay.
- Ask your utility company to stop billing if your home is unlivable or has been destroyed.
- Prepare to file an insurance claim by gathering all relevant policy numbers.
- File your claim as soon as possible. Call your insurance company or agent with your policy number and other relevant information. Your policy may require that you make the notification within a certain time frame. Be aware, if a widespread disaster has occurred, the company may set up special procedures.
- Be sure you cooperate fully with the insurance company. Ask what documents, forms and data you will need to file a claim. Keep a diary of all conversations with insurance companies, creditors or relief agencies.
- Be certain to give your insurance company all the information they need. Incorrect or incomplete information will only cause a delay in processing your claim.
- If your home is damaged to the extent that you can't live there, ask your insurance company if you have coverage for additional living expenses.
- Take photographs/video of the damage.
- Make the repairs necessary to prevent further damage to your property (cover broken windows, leaking roofs and damaged walls). Don't have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs. Be prepared to provide the claims adjuster with records of any improvements you made prior to the damage.
- Inventory your home for damaged or lost items before your adjuster arrives. This will speed up your claim process.
- Maintain any damaged personal property for the adjuster to inspect.
- Ask the adjuster for an itemized explanation of the claim settlement offer.
- Be patient and assist claims adjusters assigned to your case. Small losses may be settled quickly; extensive claims will take longer.
- Save all receipts, including those from the temporary repairs covered by your insurance policy.

- Be wary of contractors who demand upfront payment before work is initiated or payment in full before work is completed. If the contractor needs payment to buy supplies, go with the contractor and pay the supplier directly.
- Get more than one bid. Ask for at least three references. Check with the Better Business Bureau about the contractor. Ask for proof of necessary licenses, building permits, insurance, and bonding. Record the license plate number and driver's license number of the contractor.
- Work with a qualified tax expert to find out about tax breaks you may be eligible for because of your losses.
- If you have any questions or problems with your claim or insurance company contact the Georgia Insurance Department Consumer Services Division at 1-800 656 2298.

After a Claim is Filed

- If you can't cover all of your expenses, contact your creditors to negotiate a payment plan.
- If there is a disagreement about a claim, ask the company for the specific language in the policy in question and determine why you and the company interpret your policy differently.
- If the first offer made by an insurance company does not meet your expectations, be prepared to negotiate to get a fair settlement.
- If you believe you have been treated unfairly in getting a claim paid, please contact the Georgia Insurance Department at Main Switchboard: Toll Free: 800-656-2298 (Consumers Only)

Making Repairs

Disaster victims who hire laborers and contractors to remove trees and debris from their damaged property are urged to save receipts so they may be properly reimbursed by their insurance company.

Follow these tips when considering hiring someone to help with the cleanup of your damaged property:

- Insurance companies may not be obligated to pay the full amount on a receipt submitted for reimbursement for tree and debris removal. To make sure you get fully compensated, consider contacting your insurer ahead of time before employing someone to remove trees or debris or rebuilding.
- When paying for tree and debris removal, you will typically be paying for hourly labor.
- Ask the contractor up front how many hours will be required and how many men he will use for the job (A generally acceptable rate for tree removal for example is \$50 -\$60 per hour per person on the crew. ***Note that there can be special circumstances which would make that rate higher)
- If you are being charged more ask questions as to why the rate is higher.
- Get a written copy of the agreed upon amount before the work begins.
- Always pay by check or money order and keep a receipt.
- The charges must be a reasonable amount. Again if you have questions, contact your insurance company before employing a contractor.

If you have questions or problems with filing or completing your claim, call our Consumer Hotline at 1-800-656-2298.