

NATURAL DISASTER CHECKLIST

BEFORE THE STORM

GENERAL SEASONAL PREP

- Inventory your valuables (furniture, appliances, jewelry, artwork, etc.)
- Review your insurance policy with your agent to make sure your property and its contents are fully covered.
- Make copies of important physical documents and store them offsite.
- Save copies of important computer files in the cloud or some other offsite computer.
- Protect your landscaping with proper pruning and maintenance.
- Clear gutters and downspouts. Make sure water drains properly away from your foundation and does not pool within four feet of your house.

IMMINENT STORM PREP

- Document and take pictures of your property and possessions (inside and out).
- Cover your windows completely (do not simply tape glass).
- Reinforce your garage doors.
- Pack up, store, and/or secure outdoor furniture and appliances.
- Turn off power and gas before evacuating.

AFTER THE STORM

GENERAL PROCEDURE

- Check outdoor HVAC unit for debris.
- Look for missing or damaged shingles.
- Check attic and crawlspace
- Check and clean gutters and downspouts. Confirm water still drains away from the foundation.

IN CASE OF DAMAGE

**Look for interior flooding. Be safe and consider all flood water as contaminated with chemicals and biological hazards.*

If you did not turn off power before evacuation: See if you are able to access an interior or exterior breaker to turn off power **without contacting standing water. If you cannot do so, do not go inside!*

- **Start professional water extraction and drying immediately!** *(Do not wait for your insurance company's approval or action. Typically, this process is covered by insurance, however, resulting damage to structure or environmental hazards from waiting may not be covered in your policy.)*
- Document and take pictures of damaged structure or valuables.
- Contact your insurance agent concurrently to the above steps.
- Don't panic, and hire trustworthy professionals.

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