



STEPS TO TAKE WHEN DEALING WITH FLOOD DAMAGE

Prepare

1. Purchase a flood insurance policy
2. Follow evacuation procedures if needed: boarding up windows, storing outside items inside, shutting off utilities
3. Prepare an emergency kit that contains food, water, a portable can opener, clothing, blankets, flashlights, first-aid supplies and a battery-operated radio.
4. Maintain a current household inventory of your property and keep in a safe place, such as a safe-deposit box



Take Action

1. Take the necessary steps to protect your property from future damage.
2. Set aside damaged property for further inspection. **Do not dispose of anything.**
3. If you must dispose of a damaged item, document and take as many photos as possible.
4. Keep samples of the damage for the adjuster (i.e. cut a piece of carpet).
5. Pictures! Pictures! Pictures! Take photos of the loss and all damaged property
6. List areas that may have structural damage
7. Track all claim-related expenses and keep copies of all receipts.
 - a. List the quantity of each item
 - b. Description, brand, cost, serial #, etc.
 - c. Clean up costs



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