

RECOVERING FROM A HURRICANE

IMPORTANT
FREE
RESOURCES



800-621-3362

FEMA Helpline

FEMA offers the Disaster Assistance Call Center. However the fastest way to complete a claim is online at www.DisasterAssistance.gov.

States Attorney General Offices Gouging Hot line & Websites

Contact the Attorney General's office if you find business in your community unfairly raising prices.

FeedingAmerica

www.feedingamerica.org

If you need food, water, cleaning supplies or anything else, Feeding America can help you locate your nearest food bank. Visit their website and enter your zip code for location information.

211 Helpline

or www.211.org

The United Way provides a free call center to connect individuals to services and non-profits that meet their needs. During a disaster 211 can direct you to FEMA locations, find shelters or answer questions about next steps. Not sure where to start? They will help identify a case manager who can assist with recovery.

311 Local Call Center

or local non-emergency hot line

Most cities utilize a non-emergency call center which can act as a resource during disasters. In most cases, calling 311 will direct you to city services and resources, however in some cases your local government will provide an alternative number.

WHO CAN HELP?

FEMA

FEMA is the federal government agency who helps communities recover after a disaster. They provide the financial support to repair your home and arrange temporary housing if you cannot return home. The best way to contact them is through their website at www.disasterassistance.gov.

SERT

State Emergency Response Team – If you need information about the storm, open shelters or the recovery process you can visit your states official website. You can also find open shelters by texting SHELTER and your zip code to 43362 (standard rates apply.)

LOCAL COUNTY

The County will work with residents effected by assisting with debris removal, collecting heavy trash and locating lost vehicles. They will also be able to answer questions regarding power, water and gas. For more information call 311 or the local non-emergency line.

211.org

If you have an unmet need and are unsure who can help, visit 211.org to be connected to your local operator. They can connect you with programs that help in the claims process, provide legal advice and help find services not provided by FEMA. In most areas, you can dial 211 to speak with someone.

SAFETY

TURN AROUND, DON'T DROWN – Do not drive into high water, if possible shelter in place until officials announce it is safe to go on the road.

DRAIN & COVER – Drain any standing water and cover doors and windows to prevent mosquitoes.

STAY INFORMED – Listen to instructions provided by local government and local media. Information will also be provided on social media accounts, just make sure to verify they are reputable.

WHAT TO DO IF YOU HAVE DAMAGE TO YOUR HOME

KNOW WHAT CAUSED THE DAMAGE

RAIN WIND FLOOD

This is caused by rain coming into your house through windows, doors and roofs. Typically, it will be covered by your home owner's insurance and should be reported to your adjuster.

Damage caused by strong winds and debris. This is covered by windstorm coverage, which may be a part of your insurance policy. Check with your insurance company if you are unsure. You have one year to file.

This is caused by rising water entering your home. This is NOT COVERED BY HOMEOWNER INSURANCE. Instead, it will be covered by flood insurance. This must be filed within 60 days of the damage. If you, like many people, do not have flood insurance you will file your claim with FEMA through www.DisasterAssistance.gov.

HOW TO FILE AN INSURANCE CLAIM Each company will be a bit different but there are several common things you can do:

1 START THE CLAIM PROCESS
You do not have to wait to start the claims process. You can call and get a claims number before you return home. They will also help guide you on their company specific process.

2 DOCUMENT DAMAGE
Take pictures of the damage before you start cleaning. NOTE: Here are some tips to stay safe when returning to your home: <https://www.cdc.gov/disasters/hurricanes/index.html>

3 COLLECT EXPENSES
Keep records of all expenses from damages to evacuation costs. Many policies cover these types of expenses from travel to hotels, they may even cover the cost of lost food.

4 BE AVAILABLE FOR THE ADJUSTER
Make sure your address is visible and the insurance adjuster knows how to contact you. NOTE: Insurance adjusters and FEMA inspectors will NEVER ask for payment for their services.

If you have a concern about your claim and cannot resolve it with your insurance company, contact your states insurance regulatory agencies

WHAT IF I DO NOT HAVE INSURANCE?

There are still a few options if you do not have insurance, Apply for assistance at: <http://www.DisasterAssistance.gov>.

WHAT DO I NEED TO FILE AN INSURANCE CLAIM?

*NOTE: Always keep a pen and paper to take notes while on the phone.

SOCIAL SECURITY NUMBER – There should be no need for the card, so don't worry if it was lost or damaged.

INSURANCE INFORMATION – All types of insurance including your home and car insurance.

FINANCIAL INFORMATION & VERIFICATION OF EMPLOYMENT

CONTACT INFORMATION – Both the address of the damage and where you will be staying if you are not in your home.

BANK ACCOUNT INFORMATION

- You will need your routing and checking/savings account information on your application to receive direct deposit
- If you do not have a bank, you can provide a mailing address to receive a check.

If you have a concern about your claim and cannot resolve it with your insurance company, contact your states insurance regulatory agencies.

REMEMBER!

This process is complicated, ask for help if you need it!

Don't Forget to Check in!

1. Once you are in a safe place, contact your supervisor so we know you are safe.
2. Make sure to communicate if you need anything, including time away from work. We will do our best to help!
3. If you need to relocate, please provide updated information. Staying in contact will be important over the next few days.