

Protecting Your Home After A Hurricane

We understand that the aftermath of a hurricane or severe flood can be overwhelming and distressing. As your insurance agency, we're here to support you and want to remind you of the critical steps to take immediately after the storm. These actions are important not only to protect your property from further damage, but also to comply with your insurance policy requirements and help ensure a smoother claims process.

After assessing the situation and ensuring it is safe to do so, please prioritize the following:

- **Tarp Damaged Roofs:** If your roof has sustained damage, cover exposed areas with tarps to prevent further water intrusion.
- **Board Up Broken Windows:** Use plywood or other materials to secure broken windows and protect the interior from additional damage.
- Remove Standing Water: If conditions allow, begin removing water from your property using pumps, wet
 vacuums, or buckets. Start the drying process as soon as possible to reduce the risk of mold and structural
 damage.
- Make Temporary Repairs: Take immediate steps to prevent further damage, such as covering holes, securing loose structures, or bracing weakened areas. Be sure these repairs are safe and do not put you or others at risk.
- Contact a Remediation Contractor: If you've experienced significant damage, contact a remediation or restoration contractor as soon as possible. For quicker response in future events, consider reaching out annually to be added to their priority list.
- **Secure Your Property:** Lock doors and windows to deter theft. If you must evacuate or leave your home, notify neighbors or local authorities when possible.
- **Document All Damage:** Take detailed photos and videos of all damaged areas and items. Do not discard any damaged property before documenting it thoroughly. Begin compiling a list of damaged belongings along with estimated values or purchase prices.
- Save All Receipts: Keep receipts for any repair work, supplies, or temporary mitigation measures, as these may be reimbursable under your policy. Also save receipts for any pre-loss contents purchases—especially for high-value or custom items—to support replacement cost claims.
- Report Your Claim Promptly: The fastest way to report your claim is typically through your insurance company's website using their online claims portal. You can also call their toll-free number or contact Wallace Welch & Willingham directly for assistance. Keep in mind that insurance companies may be handling a high volume of claims, so it's important to get in the queue as soon as possible.
- Consider Before Hiring a Public Adjuster: Most claims are successfully resolved through the insurance company's assigned adjuster. If issues arise later in the process or if you reach an impasse, you can then explore the option of hiring a public adjuster or pursuing other forms of mediation. For more guidance, please contact your WWW Insurance Advisor or visit our Hurricane Resource Center.

These proactive measures will not only safeguard your property but also ensure a smoother claims process.

If you need assistance in finding a contractor in your area, we recommend visiting the website below:

Visit Profile Gorilla to locate a local restoration specialist

