

POST HURRICANE TO-DO-LIST

MARQUIS INSURANCE, LLC SEBASTIAN INSURANCE, LLC



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IF YOU HAVE DAMAGE, YOU SHOULD:

- Contact your independent insurance agent as quickly as possible to inform them about your losses. If you relocate temporarily, let your agent know your temporary address.
- Make any repairs necessary to prevent further damage to your home or business. These must include converting breaks in a roof, wall or windows with plywood, canvas or other waterproof material. Do not have permanent repairs made without first consulting your agent. Unauthorized repairs may not be reimbursed.
- Wait for an insurance adjuster to arrive to appraise your damage. Insurance companies schedule adjusters so the most serious catastrophe losses receive priority treatment. Those policyholders are the most in need.
- Keep all receipts for expenditures you've made to temporarily repair damage or to estimate the extent of your damage.
- Prepare a detailed inventory of all damaged or destroyed personal property for the adjuster. Be sure to keep a copy. Your list should be as complete as you can make it and should include a description of the item(s) and quantity; date of purchase or approximate age; cost at time of purchase; and estimated replacement cost today.
- Collect cancelled checks, invoices, appraisals or other papers that might assist the adjuster in determining the value of the destroyed property.
- If you feel it necessary, secure an estimate for repairs from a reliable contractor and give it to the adjuster. The estimate should contain detailed specifications of the proposed repairs, detailed repair cost prices and replacement prices. Do not, however, give the contractor the go-ahead at this point.
- Take photos or a video of the damaged areas. These will help you with the presentation of your claim and will assist the adjuster in his investigation.
- Even if home or business furnishings and effects look like "total losses," do not get rid of them until after they have been examined by an adjuster.
- If your car has been damaged or submerged in a flood, move it to high ground and let it dry out. Do not attempt to start or operate it until thoroughly dry.

- Wooden furniture should be cleaned as quickly as possible. Avoid rubbing in abrasives such as ash, plaster or wall board particles that might have fallen on the furniture.
- Your dry cleaning establishment can help you evaluate the cleaning or restoration costs for clothing and draperies. Many professional carpet cleaners specialize in carpet and upholstery restoration.
- Metal objects, such as guns, drapery rods and electric motors in home appliances should be dried and rubbed or sprayed with oil to prevent corrosion. Radios, TVs and other electronic systems should also be dried out but not oiled.

IF THERE IS FLOODING, YOU SHOULD:

- Notify your independent insurance agent. He or she will assign the loss immediately to a qualified adjuster, who will call on you as soon as possible to inspect the damage. It will take time to process the huge number of claims, so please be patient. If yours is a serious case, tell your agent you needed priority help.
- Do whatever you can to avoid further damage and make temporary (but not permanent) repairs. Keep records of expenses incurred in preventing further damage.

PLEASE NOTE: Flood insurance can only be provided in a separate insurance policy written by your agent through the National Flood Insurance Program. It is not included in regular insurance policies!

**CALL US TODAY SO WE CAN MAKE SURE
THAT YOU ARE PROPERLY PROTECTED.**

