

ADAMS AND REESE LLP

Post-Storm Checklist for Individuals

Individuals and families may be eligible for federal assistance if they live, own a business, or work in the area affected by storms. Insurance will also play a vital role in the recovery of real property, personal property and business interests. This checklist should act as a preliminary guide to help you organize during the initial phases of recovery.

A. FEMA

FEMA's Individuals and Households Program (IHP) can help safely house victims and cover necessary expenses and serious needs following a disaster. This can include temporary housing; repair of structural damage and home components and semi-permanent and permanent home construction; repair, replacement, and cleaning of personal property; and coverage for medical, dental, and funeral expenses.

FEMA Checklist

- Register with FEMA online at www.fema.gov by clicking on "Navigation" and then selecting "Apply for Assistance," or by calling 1-800-621-FEMA (3362).
- Document all extraordinary expenses you would not have incurred but for the disaster. Keep all receipts associated with these expenses. Examples of "extraordinary expenses" are: gasoline and fuel costs, hotel/lodging costs and food expenses (if you are out of your home).
- Follow FEMA instructions.

B. INSURANCE

Any homeowner, renter, or auto insurance you possess will be primary to recovery from FEMA or other federal assistance.

Insurance Checklist

- Where possible, take whatever reasonable measures there are available to prevent further damage to your personal property after the storm passes.
- Call your insurance agent immediately to start the claim process. Don't wait to assess damage. If you have excess insurance, or umbrella coverage, then be sure to ask your agent to notify your excess carrier.
- Separate the damaged and undamaged things in your home right away. If possible, do not destroy the damaged items until your claims adjuster has had an opportunity to inspect.
- Take close-up photographs of damaged rooms, furnishings, personal property (including automobiles), etc., especially for those damaged items you cannot retain until your claims adjuster inspects.
- Prepare an inventory of the damaged contents in your home.

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- Record serial and model numbers of appliances and household equipment.
- If you have prior pictures of your home, gather those to document your losses. Remember, relatives and friends may have taken photos of holidays, birthdays, etc. in your home.
- Save receipts for things like lodging that will document your living expenses while you were out of your home.
- Save receipts from repair, replacement or clean-up costs. Also, include receipts for rented equipment and contract labor.

C. SBA LOAN PROGRAM

For uninsured, non-reimbursable losses, the Small Business Administration provides long-term, low-interest loans to individuals for personal property (up to \$40,000) and real property (up to \$200,000).

SBA Checklist

- Apply online at www.sba.gov/funding-programs/disaster-assistance by clicking on "Apply for Assistance."
- Fill out the SBA Disaster Home Loan Application. Do not wait to settle your insurance claims. If you have damage to your home or personal property fill out this application. FEMA and other federal programs may use the information you provide when making decisions regarding aid. Also, the SBA may disperse funds more quickly than your insurance company.

Based on our experience handling these matters in other disasters, we anticipate that there will be additional programs to address the needs of the affected communities. Adams and Reese will provide updates as they become available.