

# What to do after incurring storm damage

The 2017 hurricane season proved especially devastating for millions of people in both Texas and Florida. Upon making landfall in Texas in late August, Hurricane Harvey became the first Category 3 or higher hurricane in the United States since Hurricane Wilma in 2005. In its wake, Harvey left damage that Texas governor Greg Abbott estimated could cost as much as \$180 billion to repair.

Just a couple of weeks after Hurricane Harvey touched down, Hurricane Irma hit Florida as a Category 4 storm, knocking out power to nearly seven million people.

Severe storms like hurricanes do not discriminate, and when such storms finally dissipate, people from all walks of life are left to deal with the often devastating consequences. Property damage is one such consequence, and the following are some things people can do in the aftermath of storms that caused damage to their property.

- Contact your insurance provider. Not all damage resulting from storms will necessarily be covered by insurance policies, but it's still imperative that people contact their insurance companies as soon as possible after their homes or vehicles have been damaged. Agents can help policy holders learn if their

policies cover the damage done to their property and to what extent their coverage will help them recover. Many people will likely be making similar calls, so policy holders should try to be as patient as possible.

- Document the damage. People whose property has been damaged should use their smartphones and



cameras to document the damage as extensively as possible. Take photos from various angles before you begin cleaning up. Providers may require visual evidence of the damage before they begin processing your claim, so ask about those requirements when contacting your insurance agent.

- Avoid downed power lines. In addition to protecting the investments you have made in your property and your possessions, it's important to remember

to protect yourself. Avoid downed power lines, reporting any to your local power company as soon as you see them.

- Let the professionals do the work. It can be tempting for homeowners to try to do some electrical work around their homes after their homes have been damaged by storms. Elec-

tricians are likely busy and might not be able to assess or repair damage for days, if not weeks. But it's still best to wait and allow professionals to do the work. Experienced professionals recognize potentially harmful, if not deadly, issues that

may be lurking beneath the damage, so it's always best to leave the work to private electricians or local power company work crews.

- Revisit insurance policies. After suffering damage to their homes or vehicles, men and women may benefit by revisiting their coverage and increasing that coverage in anticipa-

tion of future disasters.

Storm damage can turn individuals' lives upside down. But remaining calm and working in harmony with insurance agencies and power companies can help storm victims recover quickly.



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