

1

Don't Rush Into Making Any Legal Decisions

- Now is not the time to hire an attorney or public adjuster
- Be cautious of accepting initial settlement offers

2

Stop All Utilities

- Cancel electric, water, gas, solar, trash, phone/internet

3

File Insurance Claims Under All Current Policies

- Apply for homeowners, business, auto, life, health, etc.
- Request a copy of your policy including declarations and riders
- Request 4 months loss of use or additional living expenses
- Provide current contact information and respond promptly

4

File FEMA Claims

- Focus on items and losses not covered by insurance or insufficiently covered by insurance
- Do not give up if you receive a FEMA denial

5

Document Everything

- Always correspond in writing
- Take photos, make lists of all personal property
- Keep all invoices and receipts; make copies and/or take photos
- Separate proceeds from FEMA, insurance, and donations (ex: GoFundMe) into different accounts