

BEEN IMPACTED BY A **HURRICANE**—

# WHAT'S NEXT?



The immediate aftermath of a hurricane can be overwhelming and knowing where to turn is difficult. **Atlas Insurance Agency, Inc. is here to help.** The following guidance outlines some need-to-know information to help you navigate recovery.

## Insurance Tips

- Contact your insurance provider immediately to begin the claims process. Ask what to expect and note any filing deadlines or required documentation.
- Discuss temporary relocation coverage and cash advances for living expenses. Maintain a record of expenses incurred (e.g., hotel bills and pet boarding) and keep receipts.
- Talk with your insurer before making permanent home repairs to ensure they don't affect your claim.
- Itemize damaged possessions, remembering those in garages, vehicles and backyards. Estimate each item's original and replacement costs and take photos where possible. Avoid discarding items until an insurance representative has assessed them for damage unless they're hazardous.

## Personal Safety Guidance

- Don't return home until the authorities deem it safe to do so.
- When approaching your home, check for loose power lines and other hazardous debris. If you smell gas or hear a hissing noise, leave immediately and contact the fire department.
- Never touch electrical equipment if it's wet or you're standing in water. If it's safe to do so, turn off the electricity at the main breaker or fuse box.

- Assess ceilings and floors for signs of sagging, which may indicate they're waterlogged and vulnerable to collapse.
- When cleaning floodwater, assume it's contaminated with mold and wear goggles, an N95 respirator, and protective gloves.

## Weather Alerts

- National Oceanic and Atmospheric Administration Weather Radio:  
<https://www.weather.gov/nwr>
- National Weather Service (Understanding Tornado Alerts):  
<https://www.weather.gov/safety/tornado-ww>

## Disaster Assistance Recovery Resources

- American Red Cross: 1-800-733-2767 or <https://www.redcross.org/find-your-local-chapter.html>
- Federal Emergency Management Agency (FEMA): 1-800-621-3362 or <https://www.fema.gov/>
- Salvation Army: 1-800-725-2769 or <https://www.salvationarmyusa.org/usn/>
- Disaster Distress Helpline: 1-800-985-5990 or <https://www.samhsa.gov/find-help/helplines/disaster-distress-helpline>

Knowing where to go for help and what to tackle first can be challenging in the aftermath of a hurricane. Atlas Insurance Agency, Inc. can guide you through the recovery actions, streamline the insurance process, and help you and your family regain some normalcy. Contact us today to find out more.