

Recovering from a tornado

Disasters + Preparedness

IN THIS ARTICLE

- Protecting yourself and your family
- Protecting your property

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Protecting yourself and your family

- Keep calm. Stay in your shelter until after the storm is over.
- Check people around you for injuries. Begin first aid or seek help if necessary.
- When you go outside, watch out for downed power lines.

Protecting your property

- Make temporary repairs to prevent further loss from rain, wind or looting. These costs are reimbursable under most policies so keep the receipts.
- Keep receipts for additional living expenses such as temporary housing. These costs are reimbursable under most policies so keep the receipts.
- Make a detailed list of all damaged or destroyed personal property. Don't throw out damaged property until you have met with an adjuster.
- Check utility lines and appliances for damage. If you smell gas, open the windows and turn off the main valve. Don't turn on lights or appliances until the gas has dissipated. If electric wires are shorting out, turn off the power.
- Don't be rushed into signing repair contracts. Deal with reputable contractors. If you're unsure about a contractor's credentials, contact your claims adjuster, Better Business Bureau or Chamber of Commerce for referrals. Make sure the contractor you hire is experienced in repair work not just new construction. Be sure of payment terms and consult your agent or adjuster before you sign any contracts.
- Notify your insurance agent or company representative as soon as possible. If you have vacated the premises, make sure your representative knows where to contact you.

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