

Rebuilding After a Disaster

The cleanup after a disaster may be as stressful and emotionally devastating as the event itself. The following suggestions may be helpful as you sort through the aftermath of the event.

Put Your Physical and Emotional Needs First

- ▶ Get plenty of rest, eat healthy, and drink plenty of fluids.
- ▶ Avoid watching media reports about the disaster if they upset you.
- ▶ Accept the emotions that you may experience, such as shock, fear, anger, and grief. Remember, the healing process takes time.
- ▶ Connect with supportive family members and friends. Ask for and accept help.
- ▶ Replenish your disaster supply kit.
- ▶ Return to normal routines as soon as possible.

File and Expedite Insurance Claims

- ▶ Contact your insurance agent or broker to report how, when, and where any damage took place.
- ▶ Prepare a list of damaged or lost items. Describe the items in detail and use name brands, models, or serial numbers when possible. List when and where the item was purchased, its value, and the replacement cost. The more detail you can give, the more likely your claim will be processed quickly.

- ▶ Photograph or take video of the damage to support your claim. Keep a copy of all documents and photographs that you provide to your insurance adjuster.
- ▶ Do not throw anything away until you have talked to your insurance adjuster.
- ▶ Ask your insurance company about ALE (Additional Living Expenses) claims. Adjusters can help find temporary housing after a disaster. Be sure to tell them about any special needs you or your family might have.
- ▶ In natural disaster cases in which everything is lost, your insurance company may send an advance on your claim to cover food, clothes, and lodging expenses. Keep receipts for all additional expenses, including repair costs and supplies.

Avoid Rebuilding Scams

- ▶ Make sure any contractors you hire are licensed and insured.
- ▶ Any contract you sign should list in detail the work to be done and the cost for each phase of the project. It should also outline the total cost and a payment schedule. Asking for payment in full up front may mean that a contractor is running a scam.
- ▶ Report problems with contractors to the local police or sheriff's department and the state attorney's office.

Moving forward with repairing your home and property may help to restore a sense of normalcy to your life. It may also be helpful in recovering from the emotional impact of the disaster.

Call **LifeMatters®** by Empathia toll-free anytime.
1-800-367-7474

Assistance with Life, Work, Family, and Wellbeing • 24/7/365
Call collect to **262-574-2509** if outside of North America
Visit **LifeMatters®** online at **mylifematters.com**

Language assistance services in your preferred spoken and written languages are available at no cost by calling 1-800-367-7474.

