

## What to do after a damaging storm hits your area

The aftermath of a storm can be a lot to handle.

To help guide you through the process of recovery for any damages you may have experienced, the Better Business Bureau has these helpful tips to help get you back to normal.

### Assess the damage

- Assess the damage and take pictures
- Contact your insurance company immediately
  - Inquire about policy coverage and specific filing requirements
  - This gets the ball rolling in the claim process
- Document the damage to your property, including any vehicles
  - Take pictures and if possible, video evidence
- Do not make any permanent repairs until you get approval from your insurance company
  - Your insurer might not fully reimburse you for permanent repairs without authorization

### Clean and make temporary repairs

- Make minor repairs that will limit further damage to the home
  - If you must make temporary repairs to protect your home from the elements, save all your receipts
- Wear protective clothing
  - Long pants, a long-sleeved shirt and sturdy shoes
  - Be cautious!
- Be on the lookout for price gouging
  - Report instances to your local BBB and Attorney General's office

### Hire a contractor

- Get references
  - Get referrals from friends and relatives and check BBB.org for ratings and reviews on contractors in the area
- Do your research
  - Local and national companies may both do a fine job with your storm damage repair needs, but if you choose to do business with someone not local, be sure to understand who will be taking care of any service needs that may arise after the completion of the project
- Learn about storm chasers
  - Storm chasers are businesses that follow storms hoping for a quick buck
  - Research anyone who offers you unsolicited assistance carefully
- Ask about preventive features and installations

- Check with your contractor about adding tornado-resistant features to help protect against future damage during the repair process

### **Know what you sign**

- Read and understand anything you are asked to sign
  - Avoid signing an “estimate” or “authorization” form before hiring a particular contractor
- Get a written contract agreement with anyone you hire
  - It should specify the work, the materials used and the price breakdown for both labor and materials
- Any oral promises should be written into the contract, including warranties on materials or labor
- Make sure you know the terms and conditions if you cancel a contract
- Understand the terms and conditions and get copies of warranties and guarantees
- A contractor should be responsible for obtaining all necessary permits, not you
- You can find more information on tips for hiring a restoration contractor, hiring a tree service and debris removal by clicking [here](#)

### **Review contracts, deposits and payments**

- Make sure the contract is specific
  - Be sure the contract specifies the schedule for releasing payments to the contractor
  - Ask for a start and end date for the work to be done
- Never pay in full in advance
  - Do not pay with cash
  - Don't make a final payment or sign a completion agreement until all work is done satisfactorily