



## HURRICANE CHECKLIST

At Magnolia Development, we have helped numerous clients repair and rebuild their homes after a loss of property. Through our experience with post-storm renovations, we have compiled a guide to help you navigate insurance claims and getting things back to pre-loss condition.

1. **BEFORE THE STORM:** Take photos of the inside and outside of your house. Make an inventory of all of your valuables. These are important for proving your claim to insurance.
2. Find and read your policy's Declarations page. This part of your policy explains what's covered and what deductibles might apply.
  - a. Most homeowner's insurance policies have a hurricane deductible, usually 1-5% of your insured value. That means you're NOT just going to pay 1-5% of the costs of repair. This deductible is a fixed amount of money that you must pay before insurance kicks in. If your repair costs are less than the deductible, insurance may not pay anything.
  - b. Wind and rain damage is covered by homeowner's insurance but flooding usually isn't. If water entered the home from the ground up, damages likely wouldn't be covered.
3. **AFTER THE STORM:** Call your insurance agent as soon as you can. Open communication with your agent helps speed along your claim. Find out if the damage is covered, how long it will take to process your claim, and how much your deductible will be.
4. Take photos of all damage. Having a set of "before-and-after" photos will help prove your claim.
5. Wait to dispose of damaged property until after the adjuster comes to inspect your property. Photos help, but it's best if the adjusters can see for themselves.
6. Wait to begin major repairs until after the adjuster comes. You can begin small repairs, though, like putting tarps on your roof or covering windows. Be sure to take photos of the areas before your repair.
7. Keep a detailed record of your home repair. This helps you keep track of all the work that has been done to your home, how much it cost, and what you might need supplements on.
8. There is still a large bit of home repairs that insurance might not cover. If you still need funding to repair your home, and your area has been declared a federal disaster zone, grants, or loans from your state or federal government may also be available. Go to [DisasterAssistance.gov](https://www.DisasterAssistance.gov) to see some of your options.