

## First Steps After a Tornado

United Policyholders is a nonprofit organization that is a voice and an information resource for insurance consumers in all 50 states. UP has helped guide disaster survivors on the road to recovery since 1991.

Use this information with [\*\*\*The Disaster Recovery Handbook and Household Inventory Guide\*\*\*](#). If you need additional help, visit the [Claim Guidance Library](#) at [www.uphelp.org](http://www.uphelp.org)

- Take care of your family's immediate needs first.
- Finding temporary housing is a priority. Your insurance company should help you find a place of similar size.
- Start a claim journal and take notes on: who you talked to, the number you called, date and time, what was said.
- Keep all of your paperwork organized and together.
- Talk with your insurance adjuster regarding cash advances for living expenses and replacing personal property.
- Keep all receipts while you are displaced. Hotel bills, clothes and pet boarding may be reimbursed by your insurance.
- Request a complete and current copy of your insurance policy. Make a "working copy" of your policy and circle all dollar amounts and additional coverage amounts.
- Take photos of your property before any cleanup is done.
- Do not rush into signing contracts. Get copies of ALL paperwork you do sign.
- Register with FEMA (federally declared disaster only) and the SBA (federal or state disaster declarations needed).
- Register with a Red Cross Case Manager – they can help make referrals to resources you may need.
- For more guidance on the insurance claim process, visit the [www.uphelp.org/](http://www.uphelp.org/)

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The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of [www.uphelp.org](http://www.uphelp.org). United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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