

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

- 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/

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. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/first-steps-after-a-tornado/> Date: May 25, 2026