

## [Hurricane Helene Recovery Help](#)

If you or someone you know have been impacted by Hurricane Helene, review our road-tested “First Steps” and visit our [Hurricane Helene Roadmap to Recovery Help Library](#). United Policyholders is a non-profit organization that has thirty years of expertise in disaster recovery, insurance, repairs and rebuilding. We offer strategies, information and support. We don't sell our services or accept funding from insurance companies. We serve you – the consumer. We're rooting for you and here to help. No strings attached.

- **Take photos BEFORE clean-up, disposal or repairs.** Photo document all damage.
- **Keep a daily journal** with notes on conversations with insurance, repair, government, and other professionals, names, phone numbers, email addresses.
- **Focus on drying/cleaning out**, avoiding further damage and getting the damage inspected, measured, and estimated by qualified and reputable experts.
- **Get a complete copy of your current home insurance policy** and any other separate policies you may have in place such as auto, flood, wind, water line insurance, etc. **Check your deductibles.**
- If the damage is above your deductible, notify your agent and they'll get your claim started. If you bought your insurance direct through an insurance company, notify them and they will open a claim and assign you a claim number. If you had only minor damage, it's best to pay for repairs out of pocket.
- Most home policies cover damage from wind-driven rain and trees but exclude coverage for flood damage.
- **Flood insurance policies have different deadlines and rules than home insurance policies.**
- If you have a flood insurance policy, it's probably a standardized “NFIP” (Nat'l Flood Ins. Program) policy. It also may be a “private” flood insurance policy (not NFIP).
- You may have damage that's covered by both your home and flood policies.
- If an adjuster says damage isn't covered, get an independent professional opinion before giving up on getting some or all of your claim paid.

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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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- Give your home and/or flood insurer a chance to do the right thing, **but advocate for yourself** and be prepared to get professional help if you're not being treated fairly.
- **Register with FEMA** even if you don't plan to apply for aid or an SBA loan.
- **Speak "UP"** (politely push for fair treatment) If you hit a wall, file a complaint with your state insurance oversight agency and get qualified, reputable professional help.

For detailed guidance on getting started on the road to recovery, avoiding scams and making good decisions, visit [www.uphelp.org/helene](http://www.uphelp.org/helene). You'll find lots of free, road-tested info including tips, videos and sample documents on damage, debris removal, insurance claims and your legal rights, temporary housing, mold remediation, mortgage, loan and construction decisions and hiring qualified professional help.