



# Roadmap to Recovery Program

insurance claim and disaster recovery help

## 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 fire survivors on the road to recovery since 1991. Here is a checklist to help you use your insurance and keep you on track during this stressful time.

- ✓ 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 diary and take notes on: who you talked to, the number you called, date and time, what was said.
- ✓ Keep your paperwork organized.
- ✓ Request a complete and current copy of your insurance policy. Make a "working copy" and circle all dollar amounts and additional coverage amounts.
- ✓ Talk with your insurance adjuster regarding cash advances for:
  - Living expenses
  - Replacing personal property
- ✓ Keep all receipts while you are displaced. Hotel bills, clothes and pet boarding may be reimbursed but require receipts.
- ✓ 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 areas) and the SBA (federal and state declared disasters)
- ✓ Register with a Red Cross Case Manager – they can help make referrals to resources you may need.
- ✓ For more specifics and guidance on the insurance claim process, visit [www.uphelp.org/2021Tornado](http://www.uphelp.org/2021Tornado)