

### **AAA Tips on Homeowners Insurance Claims:**

- The first step to recovery is inspecting your home for damage and then notifying your insurance agent or company representative as soon as possible.
- Prepare an inventory and take photographs of damaged property.
- Store undamaged property in a protected place if possible.
- If carpet is soaked, remove the carpet and the carpet pad. Keep a two-foot square piece for the claims adjuster.
- If you detect hazards such as broken or leaking gas lines, flooded electrical circuits, submerged furnaces or electrical appliances and damaged sewage systems contact emergency response authorities or local utilities immediately.
- Proceed with extreme caution as you inspect your basement. There may be hazards from electrical lines and heating units. If your basement has flooded, do not pump it out all at once. Remove about one-third of the water per day. The wet ground surrounding your basement may cause the floors to buckle and the walls to collapse.
- Remove contaminated materials from the home. Be aware of exposure to mold.
- Carpeting, mattresses and upholstered furniture should be disposed of or cleaned and disinfected by a professional cleaner.
- Cover broken windows and other holes to prevent further damage.
- Test drywall for moisture softness. If soft, cut holes at base to help dry out.
- If possible run AC, dehumidifier and fans constantly.
- If power is out, disconnect all computers and appliances from electrical sources.
- Open cabinet doors and elevate furniture allowing air to circulate.
- Save wet books or photo albums by putting them on edge in a frost free freezer.
- If at all possible be present when the adjuster inspects your damage.

### **AAA Tips on Tree Damage Insurance Claims (Homes & Vehicles):**

- If your car is damaged by a fallen tree or limbs, then you would need to file a claim using your vehicle policy's comprehensive coverage.
- If **your** tree falls on **your** house, your insurance will cover removal of the tree and home repairs due to damage minus your deductible.
- If **your** tree falls on **your neighbor's house**, your neighbor's homeowners policy would provide insurance coverage. The same holds true if your neighbor's tree falls on your home; you would file a claim with your own insurance company.
- If a tree falls in your yard, but doesn't hit anything, you would pay for its removal in most cases.
- Additionally, if a tree on your property is weak, damaged, or decayed, but you do nothing about it, and it crashes down, you could be held liable for damages.

### **AAA Tips on Vehicle Insurance Claims:**

- Car owners should contact their insurance company to determine the extent of coverage before seeking repairs.
- Take photographs of any visible damage.
- Any vehicle sustaining flood damage should be fully inspected before being allowed back on the road. Mechanical components, computer systems, engine, transmission, axles, brake system and fuel system impacted by water contamination may render the vehicle unfit to drive and in many cases vehicles sustaining significant water damage will be determined to be a total loss.
- The "comprehensive" coverage of an automobile insurance policy pays for flood damage to a vehicle, and this is minus the deductible – same in the case of a tree falling in the vehicle. The payment would be for ACV (Actual Cash value) less the deductible.

### **Tips on Food Safety: When in doubt... throw it out:**

Keeping perishable food cold during power outages is key, according to the U.S. Food and Drug Administration. *Keep refrigerator and freezer doors closed as much as possible to maintain cold temperatures. Each time you open the door, temperatures rise significantly.* Most refrigerated foods are safe up to four hours after you lose your power. After that, if your fridge has gone up above 40° degrees for more than two hours, it's time to throw things out, especially if it's dairy, meat, poultry, fish, eggs or any leftovers. Each time you open the door, temperatures rise significantly. *A full freezer will hold the temperature for approximately 48 hours (24 hours if it is half-full and the door remains closed).*

### **So what can you keep?**

Take a moment to visit [FoodSafety.gov](https://www.foodsafety.gov) for a complete list of specific food items and safety if held over 40° for more than two hours.

### **Power: When There is None:**

**ALERT: Generator exhaust is toxic. Always put generators outside well away from doors, windows, and vents.** Never use a generator inside homes, garages, crawlspaces, sheds, or similar areas. Carbon monoxide (CO) is deadly, can build up quickly, and linger for hours.