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INTRODUCTION

In order to get our lives back to some normalcy, we must know of the hazards and circumstances you will encounter after a disaster. By knowing these hazards and circumstances, only then can you plan on how to address them. “Picking up the pieces” is common following many different disasters. This paper will try to give some guidance as to what to expect, how to cope with, where to start and how to get it done. All of this is predicated upon a pre-plan and preparation prior to the disaster.

The aftermath can be a trying situation concerning what to do first, second and then what. We will try to give you some assistance and guidance as to what must be done and in what order.

Returning home

When arriving at your homesite, mentally be prepared for what you are about to see. Things will probably be not the same as when you left. Be cautious of your surroundings concerning wildlife, downed electrical lines and the odor of natural gas. Do not enter your home unless you have inspected the outside for structural concerns and stay away from any standing waters since it will probably be contaminated. Do not attempt to restore any utilities, electrical, water or gas until told to do so by the utility companies.

Insurance

If you have the appropriate insurance, the first thing to do is call your agent and explain your unfortunate situation. Document what has happened with video or pictures and/or have a written description of what you are confronted with. This is very important and should not be overlooked. Have as much information available to the agent upon his/her arrival. Most of the input you will have in your Grab-N-Go bag.



Where do we go from here?

If your homesite is structurally sound and safe, it's time to consider "what must be done before moving back in". Understand the damages to your domicile whether it be from wind, water or lightning. You can make temporary repairs, such as roof, boarding up windows, removing waters and silt but, under no circumstances should you hire or be placed under contract to an individual who will assist in making these temporary repairs. If you must do so, only use reputable, licensed and insured contractors and keep receipts of the work done.

WARNINGS

Many hazards await you when returning home. They are, to mention a few:

- Electrical Hazards
- Contamination
- Natural Gas leaks
- Unseen Structural Damages
- Vermin/Wildlife
- Unsafe drinking water
- Looters

Please be aware and take precautions against all of the above or some that may not have been mentioned.



Water Damage

WARNINGS

Standing water can be a breeding place for microorganisms which can be released into the air when the water is disturbed. These can be a health hazard if inhaled. Remove all items from the water as soon as possible and wear a protective mask if asthmatic or if you have chest problems. Also, remember rats' urine can cause Weil's disease, so take care not to expose yourself to any water that you believe has been exposed to rats.

What to do

- Mark the water levels on the walls for reference.
- Check with your insurance company. They will usually pay for any clearing up, cleaning and sanitising following a flood. You may also be entitled to other assistance as well.
- Always make sure your insurance company has given approval before any work is carried out.

Cleaning up

What you'll need

Before you begin to clean up your property make sure you have the equipment you will need. This includes:

- A camera to record the flood damage.
- A basic tool kit with a hammer, nails, screwdriver and spanners.
- Brooms, mops, scrubbing brushes and buckets.
- Domestic detergent and disinfectant.
- Rubber boots, gloves and protective clothing.
- Shovels.
- Heaters, fans and a dehumidifier if available.
- Heavy duty refuse bags.



Remove standing water.

- The fire department may supply a pump out service, for which there could be a fee, or you could rent a pump from a equipment rental store. Alternatively you can hire a specialist water damage company to pump the water out for you.
- Drain water away in stages to avoid problems with the water pressure on the structure of your property. Removing about one-third of the water per day is recommended.
- Do not heat your home to more than 40°F until all standing water is removed.

Removing mud

- Shovel out as much mud as possible and use a hose to clean out the rest.
- If there is mud on the inside and outside of your walls, remove in stages so that the loading remains even.
- A high-pressure hose should not be used to remove mud from your property.

Cleaning and disinfecting

- Scrub surfaces with hot soapy water and a heavy duty detergent. Do not forget the difficult-to-reach areas such as under kitchen units.
- Items such as soft furnishings, clothes and foodstuffs that have come into contact with floodwater should be placed in rubbish sacks (tied securely) and disposed.
- You will probably need to rent a dumpster to deal with all the refuse from your house. If you are making an insurance claim, do not throw anything out until you are told to do so by the insurance company.
- All food preparation surfaces need to be cleaned thoroughly and disinfected.
- Allow all cleaned surfaces to dry completely as there are germs that can thrive in wet conditions.



Drying out

Air circulation is the best way to dry out a property and also clears the air inside. Be patient and make sure the property is completely dry before you move back in.

Some do's and don'ts

- **Do** open your doors and windows to ventilate your home.
- **Do** ensure your house is secure (see below).
- **Do** wash your hands with disinfectant if you came into contact with water directly.
- **Do** check external walls and the roof for structural damage before entering a property.
- **Don't** attempt to turn on any services until they have been checked by an expert.
- **Don't** eat any food that has come into contact with floodwater.
- **Don't** attempt to move any heavy or unstable objects by yourself, get help.

Dry the property

When drying out a building it is a good idea to start at the attic and work down, removing damaged or destroyed items and opening vents etc as you go.

- You can allow your property to dry naturally, but that can take months. Forcing the drying process can speed it up so that it only takes a number of weeks. Whatever way you choose to dry your property, make sure that the moisture trapped within the structure of the property is removed. Some times the walls may feel dry on the outside, but they are still damp internally. If in doubt get a professional in to ensure that your property is completely dry.
- In all cases, the earlier the drying process is started, the greater the chance of success will be – the first 48 hours after water damage are the most critical.



If your heating has been tested by a professional and is certified safe to use, it can be turned on to help dry the house. Keep the temperature at around 68 to 72°F. Excessive temperatures should be avoided as rapid heating may lead to cracking of plasterworks, etc.

- Be aware that temperature alone will not dry your property. Air circulation and humidity are critical factors to consider.
- Good ventilation is essential so keep windows and doors open during good weather and ajar during wet weather.
- If you are using a dehumidifier leave external windows and doors closed especially during wet weather.

Don't forget security

There have been instances of looting during the aftermath of a flood and while it is important to ventilate your house, it also pays to be security conscious. Remember that burglar alarms may have been affected by the water and might not work. Do not leave external windows and doors open when the property is unoccupied, and make sure that it is properly locked when you leave. If necessary cover any open or broken windows with security mesh.



Wind Damage

From flying patio furniture to small airborne stones to tree limbs that come crashing through the roof, wind can cause a great deal of destruction. And when that damage occurs, repairs need to be made at once to protect the rest of the house from further deterioration. Damages found after an event range from “No Damage or Very Minor Damage” to “Total Destruction”. The most common are:

- Roof cover failure
- Windows/Doors failure
- Broken Windows
- Missile Impacts
- Roof Structure failure
- Wall Structure failure
- Toppled Foilage

Trying to remove trees and limbs off of a damaged roof is extremely dangerous and should be left to professionals who have the proper equipment and know how.

WARNINGS:

The hazards following a strong wind event can be of a serious nature. Be careful of where you walk due to sharp objects and downed power lines. Be aware of overhead objects such as loose branches and deposited items from the event. Recon your homesite carefully before entering, checking for structural integrity. Be observant for the odor of gas and highly suspicious of anything you believe to be out of order.

What happens during an event?

Roofing materials are subject to damage from strong winds and flying debris. The primary cause of wind damage is from the partial vacuum created by wind blowing over the edge of the roof. Nature tries to neutralize the low-pressure area by bringing in air from a higher-pressure area, usually from inside the building. This air pushes up on the bottom side of the roof assembly and, over time, loosens fasteners and breaks the adhesion making the roof susceptible to damage from the next moderate or strong wind.



Debris can break windows and doors, allowing high winds inside the home and the force of the wind alone can cause the entire foundation to fail.

Insurance

There are a few things to look for when preparing your wind damage claim for your insurance adjuster that will make the painful process go more smoothly. First, make sure to document all of your personal losses.

Even if you have already received a check from your insurance company, don't give up and assume that this is the end of the road. There's a long window where you can add more information to your claim.

Homeowners insurance generally provides coverage for property damage caused by a tornado and high winds. The "comprehensive" coverage in an automobile insurance policy generally pays for tornado or wind damage to a vehicle.

FAQ's

Following are answers to commonly asked questions about insurance coverage for tornado or wind damage. Verify these issues with your insurance carrier.

Civil authorities have ordered me to evacuate my home. Does my policy pay for food and lodging during this time?

Your homeowners policy pays for additional living expenses for up to two weeks if you are denied access to your home by the civil authorities. This includes reasonable motel and food expenses. Keep copies of the receipts for your adjuster.

Can I get an emergency advance payment?

Yes. If you have a covered loss and need emergency funds, insurance companies can provide you an advance payment. This advance payment will be applied to your final claim settlement.



Can I start to make repairs to prevent further damage?

You should protect your property immediately against further damage and theft. Use plywood, tarps or other materials to cover broken windows and damaged rooftops. Keep the receipts of any materials/services that you purchase to make these repairs so your adjuster can review them and reimburse you for expenses covered by your policy.

What can I do with my pets?

Your homeowners policy covers the cost of temporarily boarding domestic pets if civil authorities prohibit access to your home. Keep copies of the receipts for your adjuster.

Do I have coverage to replace damaged trees or remove tree debris caused by the storm?

Homeowners insurance generally does not cover damage to trees or the removal of tree debris from the property. If a tree has fallen on your home and caused damage, however, insurance companies will pay to cut away that part of the tree so repairs can be made; most policies will also pay up to \$500 for removing that part of the tree from the property. Check your policy for specific coverage.

The storm caused a neighbor's tree to fall on my house? Whose insurance company should I report my claim to - the neighbor's or mine?

Report the claim to your insurance company. Since the cause of damage was an act of nature, your insurance policy applies. If the roles were reversed and a tree from your property fell on your neighbor's home, the neighbor's insurance policy would apply.

Is there anything I can do to help with the claim process?

Begin to compile a list of personal property and belongings you believe were damaged or destroyed by the storm. Briefly describe each item, including its age, current value, make, model and serial number.



Who do I call to make repairs?

You are free to select any contractor or repair shop you wish. It is usually best to select one who has operated in the area for several years, is licensed, insured and bonded and will give you a written guarantee for the work performed.

Sometimes even with all the precautions and preparations tornados and high winds still deliver a destructive blow to buildings. As soon as this damage occurs getting the structure secured and dry is of paramount importance.