

While natural disasters are out of our control, we can take steps to ensure that the recovery and reconstruction goes smoothly.

- Contact your Frederick Mutual Insurance Company or agent immediately after sustaining property or automobile damage.
- Read your policy carefully so you understand what coverage is available to you under your policy.
- If you have to relocate temporarily, make sure the insurance company or agent knows your temporary address and telephone number.
- If you do not hear from your adjuster within a reasonable length of time following a natural disaster, contact your agent or company again and make sure you leave them with a way to contact you.
- You should contact your insurance company and claims adjuster any time you have additional information concerning your claim or find additional damage that has not been previously reported and inspected.

Document the Damages

- Take photographs and/or video of the damaged areas. This will help you with your claim and will assist the Frederick Mutual Insurance Company in their investigation of your claim.
- Before you remove any damaged property from the premises, be sure an insurance adjuster or your agent has seen the damage so they can work up a damage and loss assessment. This is especially important if state or local officials have to begin debris removal on your property.
- Keep all receipts for emergency repairs and for temporary living expenses if needed.
- As soon as you are able, prepare a detailed inventory of all damaged or destroyed property. Give one copy to the insurance adjuster and be sure to keep a copy. Your list should include a description of the item and quantity, if more than one, date of purchase or approximate age, cost at the time of purchase, and estimated replacement cost today. Include as much information as possible.
- Be present when your insurance adjuster inspects your property. This will enable you to point out all areas that you believe have been damaged.
- Even if your property is condemned by governmental authorities, the property may not be a total loss. Your insurance company may decide the property can be repaired. To fully protect your ability to make a claim and be paid, you must be sure your insurance company's adjuster has fully inspected the damage.

Repairing Your Property

- Make only those repairs necessary to prevent any further damage to your home or business. This includes covering roofs, walls or windows with plywood, canvas or other waterproof material. Do not have permanent repairs made without consulting your agent or company. Unauthorized repairs may not be reimbursed.