



HOMEOWNER'S GUIDE TO
**Hurricane Preparedness &
Property Damage Assessment**

This checklist can help you
**navigate the aftermath of a
hurricane** and ensure a **smoother
process** when assessing damages
and making insurance claims.



Checklist Before the Hurricane

- Document Your Property:** Take photos or videos of your home's interior and exterior for documentation.
- Emergency Contacts:** Save important contacts, including your insurance adjuster's information and emergency numbers.
- Prioritize Safety:** Stay safe and avoid entering unsafe areas or damaged structures.

Checklist After the Hurricane

- Assess Structural Damage:** Follow a systematic approach to inspect your property thoroughly – from foundation to roof, noting interior and exterior damage.
- Contents Assessment:** Make a list of damaged personal belongings, such as furniture, electronics, and valuables.
- Additional Losses:** Identify damages to landscaping, fences, decks, and pools, if applicable.
- Business Interruption:** If you have a home-based business, note the impact on income due to business interruption.
- Temporary Housing:** If your home is uninhabitable, consider temporary housing options covered by your policy.
- Mitigation Efforts:** Record any repairs or actions you take to prevent further damage.
- Collect Evidence:** Gather receipts, photos, or proofs of ownership. Take clear photos and videos of damages and losses as evidence for your claim.

Hire a Public Adjuster

- First Phone Call:** Reach out to a public adjuster before contacting your insurance company. A public adjuster works exclusively for you, representing your best interests throughout the claims process.
- Claim Process Transparency:** Your public adjuster will guide you through the complexities of your homeowner's insurance policies, helping you understand process, coverage limits, deductibles, and exclusions.
- Claim Process Documentation:** With the expertise of a public adjuster, you can confidently share your claim information and evidence with us, and we will submit the claim on your behalf increasing your chances of a fair settlement.
- Receive the Settlement You Deserve:** Liberty Adjusters will advocate for your claim to ensure you receive the maximum amount you're entitled to, helping you reclaim the comfort and security you deserve in your home.

»»» **When a storm hits, contact Liberty Adjusters. We'll help you reclaim the comfort and security you deserve in your home.** «««

Call Now: 813-437-3864

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Contact Us Today