



# *Abel Insurance Agency*

Risk Management & Consulting Services

## RECOVERING FROM FLOOD

### **Protecting yourself and your family**

- Do not enter your home if flood waters are over the first floor.
- Flood waters may bring poisonous snakes into your home. When walking through your home wear thick shoes and be alert.
- Do not consume food that has come in contact with flood waters.
- Beware of fire hazards such as broken gas lines, flooded electrical circuits and flammable or explosive materials coming from upstream.

### **Protecting your property**

- Inspect your home for damage, especially for cracks in foundations.
- 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.
- Water may have weakened walls and ceilings. Be on the lookout for falling walls and plaster.
- Make temporary repairs. Keep all receipts done for work on your property.
- Notify your insurance agent or company representative as soon as possible. If you have vacated the premises, make sure your representative knows where to contact you.
- Take pictures of damaged property and keep notes. Use pictures and inventory lists to help your insurance agent and adjuster assess the damages.
- Don't be rushed into signing repair contracts. Deal with reputable contractors. If you're unsure about a contractor's credentials, contact your claims adjuster, Better Business Bureau or Chamber of Commerce for referrals. Make sure the contractor you hire is experienced in repair work - not just new construction. Be sure of payment terms and consult your agent or adjuster before you sign any contracts.