

# POST-HURRICANE FLOOD ADVISORY

Disaster Recovery and Flooding Trusted Choice® Experts Provide  
Consumer Help, Financial Tips

Tampa, FL — “As the impact of Hurricane season is surveyed in the Tampa Bay Area, you should discuss dealing with unpredictable storms and recovering from their wrath with your Trusted Choice® independent insurance agent,” says Joan Dance of the Dance Ferrentino Insurance and Financial, Inc Agency in Tampa, a Trusted Choice® agency. “As we deal with claims, we can also discuss wind and flood insurance coverage, rebuilding efforts disaster-related claims, and can help you sort through the confusion of differing insurance policies and types of coverage. Your Trusted Choice® agent can also provide helpful tips for dealing with natural disasters.”

## Your agent can help:

- Discuss how to recover from storm and flood losses, whether or not the property is insured
- Explain whether food spoilage and other problems related to prolonged power outages are covered
- Provide tips on emergency repairs and rebuilding, particularly in light of previous natural disaster damage
- Offer tips for “drying out” safely and replacing belongings
- Give advice on minimizing losses and damage
- Provide financial information on small businesses and the uninsured
- Supply information on the National Flood Insurance Program

## FLOODING TIPS:

Flooding is the most pervasive and costly disaster in the U.S. In fact, homes in flood-prone regions are 26 times more likely to experience a flood over 30 years than a fire. Additionally, about one-third of flood victims each year live outside designated flood-prone areas. So no one is immune. Dance provides the following tips regarding flooding:

## After a Flood:

- Call your Trusted Choice® independent insurance agent as soon as possible.
- Make temporary repairs to prevent further damage.
- Hold off on permanent repairs until approved for reimbursement.
- Keep all receipts and prepare an inventory of all damaged/destroyed property.

- Take photos of damaged areas and meet with your insurance adjuster first, before signing anything with contractors, lawyers, or public adjusters.
- Let your car dry out thoroughly before trying to start it.

## **GENERAL NATURAL DISASTER TIPS:**

- Call your Trusted Choice® independent insurance agent. Report the damage you know to your insurance agent; explain your overall situation. Ask any question you may think of. Am I covered? How long will it take to process my claim? Do I need to obtain estimates? If your agent has lost his or her business in the disaster as well, call the insurance company claim number directly. If you have lost your insurance policies and phone numbers for your insurance agent or company, call the state office for the Independent Insurance Agents & Brokers of your state, and it will provide you with a phone number for either your agency or the company you identify.
- Do not return to your home until local authorities permit your return. Once you return home, do not enter the house until you examine the outside. Look at the foundation, any porches, stairs, overhangs, for any possible structural/foundation damage. If any structural support is missing or broken, the house is not safe. If there is obvious damage, have a building inspector check the house before you go in.
- Make temporary repairs to prevent further weather related damage. Save receipts for any material you buy.
- Take photos of any damaged items before you make any repairs. Make lists of these items. Include any information you have on the items such as brands, model numbers, where purchased, when purchased, etc. If you have old receipts or bills, gather them together. Even after you take photos, do not throw out expensive items because the adjuster will need to see them.
- Keep copies of all lists and documents you submit to your insurance agent, or your insurance agent gives you.

Dance Ferrentino Insurance and Financial, Inc. is a local Trusted Choice® agency that represents multiple insurance companies, so it offers you a variety of personal and business coverage choices and can customize an insurance plan to meet your specialized needs. You can visit Dance Ferrentino online at [www.danceferrentino.com](http://www.danceferrentino.com) or call it at 813.854.3600.