



Cumberland
Mutual



**THUNDERSTORM
READY**

What to Do After a Damaging Thunderstorm

Whether you rode out the storm or are seeing your damaged home for the first time, it can be overwhelming, even with minor damage. These steps will guide you through the process.

Here's Where to Start!

As you work to regain a sense of normalcy, some things need to be repaired by professionals while others may be do-it-yourself tasks. Get started to recover quickly.

CLEANUP & HOME REPAIR



1. Protect yourself, family, and neighbors.

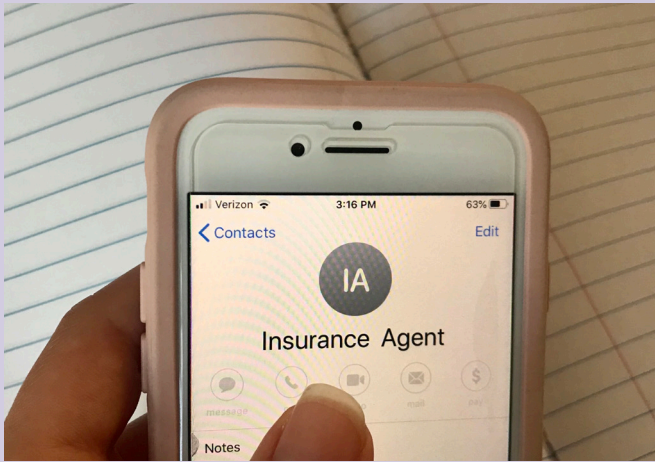
- First, ensure everyone is safe. Communicate with loved ones.
- Do not enter a damaged building unless you are told it's safe by local officials.
- Do not wade through standing water.
- Avoid downed power lines and assume all lines are live.
- Report downed power lines, fire, or gas leaks to local utility companies.



2. Assess and document any damage.

- Document damage to your home. Take photos and videos of damaged items.
- Assess your roof for damage:
 - Check your ceiling for water spots or stains. Inspect the attic for evidence of water leaks or standing water.
 - Look for missing shingles on your roof or shingle debris in your yard, which could be from your roof or a neighbor's roof.
- After a hailstorm, look for dents to your gutters, HVAC units, or downspouts. Check your siding and windowsills.

To learn more visit ibhs.org/thunderstormready



3. Contact your insurer right away.

- If you have damage, contact your insurance agent or insurer as soon as possible. Be ready to provide information such as contact info, policy number, type and date of loss, a description of the loss, and your home inventory. You should be assigned a claim number and adjuster who will work with you.



5. Take steps to mitigate further damage.

- Hire a reputable roofer to tarp your damaged roof, while waiting for your roof to be repaired and/or a restoration service for water removal before mold becomes an issue.
- Ask your adjuster about moving salvageable belongings to a safe, dry space like a storage unit or a family member's home.



4. Keep receipts.

- If you need to relocate, keep records and receipts for all additional expenses. Most insurance policies cover emergency living arrangements such as a hotel or temporary housing.
- Keep all receipts and documentation for any purchases or services rendered.
- Consider creating an electronic file for related expenses in a cloud storage account so you can access it from anywhere.



6. Clean up safely.

- Use the appropriate personal protective equipment such as boots, long pants, long sleeved shirt, work gloves, eye protection, and disposable masks.
- Keep windows open to pull moisture out, especially while working indoors.
- Remove standing water.
- Follow directions from local officials when placing items to discard by the curb. Be sure to remove any items that may have absorbed water such as couches, mattresses, rugs, and carpeting.
- Remove any drywall and insulation that was in contact with flood water.



7. Build back stronger.

When you are ready to repair your roof or rebuild, demand for contractors will be high. We can help you find a professional.

- Build back stronger using the FORTIFIED construction method to reduce the likelihood of damage from future storms. Learn more about the [FORTIFIED](#) program and the solution that is right for your home.
 - [FORTIFIED Roof](#)
 - [FORTIFIED Silver](#)
 - [FORTIFIED Gold](#)
- Hire a company to get started using the [FORTIFIED directory](#) which provides a network of trained, licensed and insured* professionals who can help you every step of the way.

*Always ask your contractor to provide a copy of their certificate of insurance (COI) prior to work beginning on your home.

To learn more visit ibhs.org/thunderstormready