

## After Disaster: Adjusters and Contractors!

GEICO says, "Flood damage is not covered by your homeowners policy. If you live in a qualified flood zone, the GEICO Insurance Agency can help you protect your property." This means that if you don't have Federal Flood Insurance, your homeowners insurance company can deny your whole claim.

1. Completely avoid the term "flood" or "flooding" when discussing or documenting damages.
2. **DO NOT SIGN ANY CONTRACTS! DO NOT SIGN ANY CONTRACTS!** There are all kinds of scams and schemers following any storm or disaster. NO ONE is approved or pre-approved by FEMA, any government agency, or any insurance company! Storm chasers are not your friends, no matter how personable they are or what their references are. No one trying to get your money is your friend.
3. Take a lot of photos of damages, keep records and receipts, and keep a log or daily diary to remember what happened. When you talk to a person, record their name, title, address, phone number, and the gist of your conversation with them.
4. If feasible, have your damaged home checked over by a very picky home inspector or contractor. They should know what to look for - but don't sign any contracts with them! Use their info to double-check what your adjuster finds.
5. Adjusters are frequently in a big rush and will not document anything special or extra about your home or damages. If you had a 50-year roof, the adjuster will say you need a new roof and will specify 20-year shingles unless you can show him the bill for 50-year shingles. Fix nothing until the adjuster's work is done.
6. If you have a lawyer, have him draw up a fill-in-the-blank contract you can use, saying the work will be done to YOUR satisfaction before any payments are made and relieving YOU of any liability or responsibility for damages or unpaid bills by the contractor, and whatever else sounds good. Then use it... if the contractor doesn't want to sign it, you don't want him working for you.
7. Ask for proof of liability insurance and bond from any potential contractor...then check to make sure the policy is real and valid before you sign anything.
8. NEVER, NEVER pay up front, or before the work is done to your satisfaction!
9. Be prepared to keep and store any damaged clothes, furniture, and electronics until you are satisfied with the insurance settlement. Storage costs should be recoverable from the insurance company, too. If you have replacement value insurance, be sure you get the replacement value of your damaged goods!
10. A lawyer's card and threats of legal action may dissuade some schemers.