

## Making wise decisions about home repair

Having storm damage to your home is stressful enough. Here are some tips to avoid any bumps in the road to recovery.

- Protect your home from further damage as soon as possible
- Know your home insurance policy coverages, or ask your agent for details
- Get estimates from several local contractors
- Get references and check them
- Hire a trusted local contractor to make repairs
- Find out if your contractor will be doing the work, or hiring sub-contractors. If so, are these experienced, trusted workers?
- Require a certificate of insurance
- Be specific on the repairs needed
- Do not pay in advance for repair work
- Pay for the materials directly or have the check made to you and the lumberyard



### Personal, experienced service

We will be here for you when you need us the most, with fast, fair claim service. Contact us today to learn more about our Policy of Working Together®.

**GRINNELL MUTUAL**  
REINSURANCE **SINCE 1909**<sup>®</sup>  
[grinnellmutual.com](http://grinnellmutual.com)

GMRC 6407 (05-11)

## WEATHERING THE STORM

*Steps to follow after a loss*



**GRINNELL MUTUAL**  
REINSURANCE **SINCE 1909**<sup>®</sup>

# A Policy of Working Together®

**A** large storm can cause damage to your home in mere minutes. But that's why we are here — to help you get your life back to normal.

This information in this brochure will help you navigate the process of having your home repaired, and assist you in making smart consumer choices.

## Prevent further damage and report your claim

First, you want to limit the amount of damage to your home. Board up any holes and cover damaged windows to avoid further damage to the interior.

Your next step is to report your claim to your local FarMutual® agent or mutual.

Your local mutual can send an adjuster to assess the damages and arrive at a settlement amount for your home repairs.

Be sure to check with your agent about the specifics of your homeowners' policy. You should know whether the policy pays for the actual cash value of the damage or provides replacement cost, and if there are any endorsements that may limit or broaden standard coverages.

Talk to your agent prior to getting estimates for repairs, so you will have a better idea of what portion you will need to pay.

Don't assume that your insurance coverages are the same as your neighbors. Many factors can affect the amount of loss to your home. Discuss any questions you may have with your insurance adjuster.

## Have the damage repaired by a trusted local contractor

Be wary of contractors that swoop into damaged areas and offer a quick, cheap fix to the problem. You often get what you pay for.

Hire a respected local contractor. That way, if any problems arise, you can contact the local company directly to resolve the issue.

It is a good idea to get several estimates from local contractors. Find out if they will be doing the work personally or hiring it out to others. Get references from each and check them.

Make sure to get specific estimates showing material and labor costs. Watch for any additional costs.

Never pay your contractor before the work is completed and insist that a certificate of liability and workers' compensation insurance is supplied. This will cover any damages or injuries due to accidents or errors.

