

BE PREPARED FOR A CATASTROPHE

- Protect your home from further damage.
- Know what your insurance policy coverages, or ask your agent for details
- Get estimates for repairs from several local contractors and get references.
 - Hire a trusted local contractor.
 - Require a certificate of insurance.
 - Be specific on the repairs needed.
 - Do not pay in advance for repair work.



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CATASTROPHE PLANNING

| HOME |

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WEATHERING THE STORM

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.

Catastrophe planning 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 the claim to your local Grinnell Mutual agent or mutual, who will send an adjuster to assess the damages and arrive at a settlement for your home repairs.

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KNOW THE SPECIFICS OF YOUR HOMEOWNERS' POLICY:

- Does the policy pay for the actual cash value of the damage or provide replacement cost?
- Are any endorsements that may limit or broaden standard coverages?

Discuss any questions you may have with your insurance adjuster.

HIRE A TRUSTED LOCAL CONTRACTOR

Be wary of contractors that swoop into damaged areas and offer a cheap fix to the problem. Hire a respected local contractor so you can contact the company directly to resolve any issues. Get estimates showing material and labor from several contractors and get references from each. 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.