

What to Do After a Hurricane: A Guide from NAPIA

PINELLAS COUNTY, FL, UNITED STATES, October 1, 2024 /EINPresswire.com/ -- Hurricane Helene officially made landfall as a Category 4 hurricane late Thursday near Perry, Florida. Helene has been downgraded significantly; however, rainfall continues to pour across the Mid-Atlantic and Ohio Valley where flooding conditions will worsen later Friday and into the weekend.

Following the impact of a hurricane or tropical storm, it's crucial to take immediate and informed actions to ensure safety and protect your property. The National Association of Public Insurance Adjusters (NAPIA) offers guidance to help homeowners and businesses navigate the recovery process effectively.

Immediate Steps After the Hurricane:

1. Ensure Safety First:

- Check for injuries and provide first aid if necessary.
- Avoid downed power lines and report them to authorities.
- Stay indoors until local officials declare it safe to leave.

2. Document Damage:

- Take photos and videos of all damage to your property, both inside and out.
- Make a list of damaged or lost items, noting their condition and approximate value.

3. Contact Your Insurance Provider:

- Notify your insurance company about the damage as soon as possible.
- Ask about the claims process and what documentation is needed.



4. Secure Your Property:

- Prevent further damage by making temporary repairs (e.g., covering broken windows, using tarps for roofs).
- Keep receipts for any materials purchased for repairs, as these may be reimbursable.
- If you use a generator after the storm, ensure it is placed outside at least 20 feet away from doors, windows, and garages to avoid deadly carbon monoxide poisoning.

5. Be Cautious of Scams:

- Be wary of contractors offering quick fixes. Ensure they are licensed and insured.
- Avoid making any large payments upfront.

6. Consider Hiring a Public Adjuster:

- A licensed public adjuster can advocate on your behalf, ensuring a fair claims process and helping to maximize your settlement.
- They are knowledgeable about insurance policies and can assist with documentation and negotiations.

7. Keep Records:

- Maintain detailed records of all communications with your insurance company, contractors, and any other relevant parties.

8. Stay Informed:

- Monitor local news for updates on recovery efforts and available assistance programs.

Resources for Recovery:

- Local Emergency Services: For immediate assistance with health and safety concerns.
- FEMA: Information on disaster relief and assistance programs. <https://www.fema.gov/>
- Local Government: Updates on resources and recovery initiatives.

About NAPIA

The National Association of Public Insurance Adjusters (NAPIA) is dedicated to representing policyholders' interests and ensuring fair treatment during the insurance claims process. Policyholders working with NAPIA members can be confident that they are receiving representation from experienced professionals committed to advocating on their behalf.

For more information and resources, visit <https://www.napia.com/>

For a list of NAPIA-qualified Public Adjusters available to assist property owners in affected areas, visit: <https://www.napia.com/find-a-public-adjuster>

For media inquiries, please contact: info@napia.com

National Association of Public Insurance Adjusters

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