



# Essentials After Property Damage

Experiencing property damage can be overwhelming, but **taking the right steps early** on can help protect your home or business.

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## 1. Immediate Mitigation Steps

- **Ensure Safety First** – If necessary, evacuate and avoid re-entering until authorities say it's safe.
- **Stop the Source (if possible)** – Turn off water, gas, or electricity if it's safe to do so.
- **Prevent Further Damage** – Use tarps, boards, or sandbags to limit exposure to the elements.
- **Document Everything** – Take photos and videos of all damage before starting cleanup.

## 2. Contact Key Professionals

- **Call a Public Adjuster** – A Public Adjuster works for you, not the insurance company, ensuring you receive a fair settlement. The sooner they are involved, the better they can advocate on your behalf.
- **Notify Your Insurance Company** – Report the damage but avoid giving a recorded statement or accepting a low settlement without consulting your adjuster.
- **Contact a Restoration Company** – Professionals can handle water extraction, drying, smoke cleanup, and mold prevention. Ask if they will work with your Public Adjuster to ensure fair compensation for all necessary repairs.

## 3. Recovery & Repair

- **Review Your Insurance Policy** – Understand your coverage, deductible, and any exclusions.
- **Keep a Claim Journal** – Record conversations with your insurance company, adjuster, and restoration contractors.
- **Save Receipts** – Track all expenses, including temporary lodging, food, and emergency repairs.
- **Get Repair Estimates** – Work with a contractor or restoration specialist to get realistic repair costs, ensuring the insurance company pays what's fair.

## 4. Why a Public Adjuster?

- Insurance companies have their own adjusters protecting their interests—a Public Adjuster protects yours.
- They handle the claims process, advocating for a full payout, and remove the stress of negotiations so you can focus on recovery.

***Need help? Contact a trusted Public Adjuster today to ensure your claim is handled properly.***



[www.BuildingDamageConsultants.com](http://www.BuildingDamageConsultants.com)

*If your property is damaged by a storm, be sure to file your claim within your state's deadline. If your insurance company denies or underpays your claim, we're here to help!*

**833-61-CLAIM**