



WHAT TO DO AFTER THE STORM...

1. Secure site(s) and provide necessary security; require ID to enter restricted area(s).
2. Survey all facilities for damage and safety hazards (live electrical, leaks, etc.), and as soon as possible, notify appropriate parties.
3. Notify ACCG Claims Unit as soon as possible of damage - #: **877-421-6298** or [ONLINE](#)
 - a. Be prepared to give an accurate description of the amount and type of damage to help the Claims Unit send the adjuster with the appropriate level of experience.
 - b. Be sure to provide contact information and a complete address of the location.
 - c. Stay in touch with the adjuster and respond to calls quickly. Since catastrophes can generate many claims, communication and cooperation is vital for a quick resolution to the claim.
4. After photographing damaged areas, start temporary repairs and salvage to prevent further damage, theft or vandalism. (See 7. below regarding receipts.) Mitigating damage is usually a condition of coverage and insurance will usually cover the reasonable cost of temporary repairs. ***DO NOT make permanent repairs to your damaged property unless the adjuster has reviewed your claim and given you permission to restore your property.***
 - a. Cover broken windows and damaged roofs.
 - b. Clean debris from roofs and drains.
 - c. Make temporary repairs to prevent further damage.
 - d. Separate damaged goods from undamaged goods. Allow the ACCG adjuster to inspect damaged items before discarding them.
 - e. Remove standing water in buildings, yard areas, etc.
 - f. Clean and dry equipment with most critical objects receiving priority.
 - g. Consider dehumidification of most areas, especially moisture sensitive equipment
 - h. Inspect all electrical equipment including exposed insulators, bus bars, and conductors before reenergizing electrical distribution systems and equipment.
5. Prepare an inventory of all damaged/destroyed property for the adjuster and keep a copy for your records. Do not discard ANY items before the adjuster is given a reasonable amount of time to inspect them. Provide cancelled checks, invoices, etc. to support the value of damaged or destroyed property if you have them.
6. ACCG will assign an appraiser who will determine the cost to repair or replace the damaged property, whichever is lower.
7. Be aware of "fly-by-night" companies that often follow storms. Refrain from signing any contract for repairs prior to discussing it with your adjuster who can play a key role in helping you avoid pricing gouging. ACCG-IRMA is NOT bound by the contracts you sign.
8. Keep ALL receipts and invoices for EVERY expense you incur after the loss, including those for temporary repairs. These costs add up quickly and may help erode your deductible. Receipts and invoices should be detailed, including the specific county location.
9. The best time to review your coverage is PRIOR to a claim, but if you have not done so, review your coverage and exclusions so you know what to expect in the way of recovery. Ask an ACCG representative should you have questions.