Disaster and Emergency Response: Reporting Loss

Severe weather, natural disasters, and other emergencies often happen unexpectedly. If you are currently affected by such a tragedy to your home, farm, crops, and family, actions can be taken to protect these things now as you wait for further assistance.

If you suspect you may have a claim for your insurance because of a disaster, we encourage you to take the following steps:

1. Call your insurance company to start the claims process immediately. Some insurers will cover temporary living expenses for those affected by the storms and may issue clients a check on the spot.
2. For crop damage, reach out to your insurance representative to initiate your Federal or Crop Hail claim. Be sure to notate each specific field with damage and review your policies for coverage.
3. Take photos of all the damage. Make sure pictures show any equipment damaged or structural issues in your buildings.
4. Take steps to protect and clean up your property. Board up broken windows, cover holes with tarps and take action to prevent further damage to the property.
5. Take pictures of spoiled food in a refrigerator before throwing it out and document the cost. Some insurers will cover the cost of your spoiled food.
6. Create an inventory of all damaged property, including vehicles and outbuildings. Include age, model number, date of purchase and current purchase price for each item if possible. Document any loss of livestock as well.
7. Save receipts from emergency repairs, including basic items such as tarps or duct tape.
8. Check your policies to be sure you understand what is covered when something happens to your property. Reach out to your insurance representative with your questions.

If you have any immediate needs for assistance, please contact your local Red Cross or call 2-1-1 to get directed to the care you need.