

# Surviving the Storm

A checklist to safeguard your finances against natural disasters



## PART 1: PREPARE BEFORE DISASTER STRIKES

- Gather Important Documents**  
In the event of a natural disaster, you'll need to have quick and easy access to key info like insurance details, bank and credit card info, and a home inventory. Keep these documents in a safe and secure place where they won't be damaged by flooding.
- Review Your Insurance Information**  
Make sure you're properly insured. Review your insurance policy to find out what's covered, how to contact your insurance provider, and how to file a claim. If you're not sure what natural disaster coverage you have, check with your insurance provider.
- Stock Up on Necessities**  
Because prices often increase after a natural disaster, you can save money by stocking up on necessities before a natural disaster. Create your own preparedness kit with batteries, a flashlight, candles, nonperishable foods, water, and formula if you have an infant. And try to store the kit where it's less likely to be affected by flood damage like the top of a closet.
- Build Your Emergency Savings**  
During a natural disaster, you may need extra money to cover expenses such as emergency lodging or transportation, supplies, and repairs. If you're unable to work during this time, emergency savings will allow you to cover bills and ongoing expenses.
- Take Preventative Measures**  
Whether you rent or own, preparing the area around your home can help reduce costly damage that can occur with natural disasters. Secure outdoor furniture and property if you live somewhere with tornados, hurricanes or windstorms. Clear bushes and trees from the area around your house if you live in an area with wildfires.



## PART 2: PROTECT YOURSELF DURING & AFTER

- Watch Out for Price Gouging**  
Increased demand means prices may increase after a natural disaster, especially for items like bottled water, hotel rooms, or construction supplies. You may even see price gouging. Keep receipts for all of your purchases, and report price gouging to your state attorney general's office or price gouging hotline.
- Contact Your Insurance Company**  
If your home has been damaged in a natural disaster, one of your first calls will be to your insurance company.
- Document Property Damage & Spending**  
Once it's safe, take pictures and video of the damaged property for your insurance claim. Keep receipts for food, lodging, or construction supplies. Your insurance may reimburse you for some of expenses depending on your policy. Your insurance may also provide an advance on your claim to cover a hotel room or apartment if you're displaced.
- Be proactive about bills and payments**  
If you're struggling financially after a natural disaster, communicate with your banks, lenders, credit card companies, and service providers. Ask if your bank or lenders offer hardship options. Temporarily stop automatic payments for your bills to make sure you don't overdraw your account. Consider contacting your utility company or streaming services to suspend service.
- Be aware of scams**  
Scams often crop up in the wake of natural disasters. Be cautious about making upfront payments to anyone offering a service, benefit, or loan. Ask for more info like their identification, a contractor's license, or references. Never give your bank account or other financial info to strangers.
- Explore assistance options**  
Get food assistance from D-SNAP (Disaster Supplemental Nutrition Assistance Program). Visit FEMA Disaster Assistance for more information on resources and programs that may be available to you after a natural disaster.