



The Insurance Minute



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What to do now?

After a storm many of us are left wondering...what now? How do I protect myself from this happening again or how I can keep something LIKE this from happening to me? We are going to try and help...

Featuring

Devon Neely, Insurance Agent

Those who sustained damage:

- Protect your property by securing it from further damage, call your agent or carrier, and file a claim.
- Educate yourself on available assistance from FEMA. FEMA offers assistance for more than just property loss, including lost wages, car repair expenses etc.
- Visit www.FEMA.gov or disasterassistance.org for additional information.
- If you have been denied for assistance you have the right to appeal, visit the FEMA website for more information.
- Fill out a request for an SBA Loan. This is a conduit for additional assistance like Grants for property repair, medical expenses and more.
- WATCH OUT! Scammers will be out in droves, watch for people asking to represent you for a fee. These people will take portions of your claim payout for doing the same things your agent can do.
- Keep your agent informed as you rebuild; the occupancy of the property, items you have removed or added or any changes to square feet.
- Make sure your new vehicles are added to your policy!

Those who did not sustain damage:

- Educate yourself! People often have no idea how much their property is insured for or their deductibles until it's time for a claim, then they are caught surprised. Call your agent ask them to review your coverage and what optional coverage may be available and at what cost.
- Find out the difference between property, flood, wind and auto. Where one policy leaves off another picks up. It doesn't hurt to know how that works.

For everyone:

- Purchase Flood Insurance!!!! For the cost of a daily Starbucks coffee you can be insured against damage from rising water. How much is your peace of mind worth?



Devon Neely, Agent
5120 Woodway Dr.
Ste 5020
Houston, TX 77056
P: 281-681-0331
devon@ghfs.net