



3 Tips To Follow After A Natural Disaster

After a natural disaster like a hurricane or a tornado, your first priority will be to keep yourself and your loved ones safe. When the storm passes there will likely be challenges to face, but there are a few things you can do to help make sure you stay protected when it comes to your home and finances.

Before Making Repairs, Document the Natural Disaster Damage

It's normal to want to start making repairs as soon as you can, but it's recommended that you document any natural disaster damage first. This will likely help in discussions with your insurance company. Once you've protected your home from further damage, take photographs of debris and other natural disaster damages before removing or repairing anything.

If You Have Been Temporarily Relocated, Save Your Receipts

Your homeowner's insurance policy may cover living expenses if your home has natural disaster damage and you need to leave it temporarily. It's best to keep a record of all of your expenses during this time so that you have a record of what you spend, and so that you can submit them to your adjuster and insurance company for reimbursement consideration. If you have to leave your home and your address will change temporarily, it is important to update your contact information with your mortgage company. If you're a Champion Mortgage customer, you can call 1-855-683-3095 to make updates.

Beware of Fraud After Natural Disasters — From Home Repair Scams to Price Gouging

Home repair scams and price gouging efforts increase after natural disasters. Consider finding a contractor through a recommendation from someone who can vouch for their work. Be wary of contractors who ask for large amounts of money upfront or provide very low bids. Get multiple bids, set an agreement in writing, and make sure your contractor is insured. Keep these "red flags" in mind, too:

- Unsolicited phone calls or visits
- Fake officials or people impersonating government officials
- Credential that cannot be easily checked, such as a contractor address that can't be verified
- Price-busting promises, or people who promise a hefty discount without telling you the total cost of the job
- Scare tactics or high-pressure sales tactics

Report your suspicions of scams and fraud to the FEMA Disaster Fraud Hotline at (866) 720-5721, or by contacting local law enforcement.