

## WHAT IF I DON'T HAVE INSURANCE COVERAGE?

Depending on the situation, resources may be available to assist renters and/or households that do not have insurance coverage. In these instances you will be required to provide supporting documentation. To speed up this process, make copies of the following documents and keep them in your Recovery Kit:

- Birth certificate for each household member
- Driver's license or state-issued ID for all eligible household members
- Social security card for each household member
- Proof of home ownership or a signed rental contract
- Recent utility bill with your name and damaged address
- Proof of Income: check stubs, social security, disability information and/or child support
- Bank Statements (most recent 2 months)
- All monthly household expenses with supporting docs
- Photos before/after storm

All information contained in this document can be viewed on our website: [jeffersoncountylongtermrecovery.org](http://jeffersoncountylongtermrecovery.org)



## COMPLETELY DOCUMENT YOUR DAMAGES

You must safely and effectively document your damages. Take as many images as possible before you muck out your home. Never muck out or throw anything away without first checking with your insurance agent or insurance company or before properly documenting damages. Thorough damage documentation is necessary when filing a claim with insurance or when applying for assistance from FEMA, SBA or our long term recovery group. Photos capture the exact damages that occurred as a result of the storm. Here's a guide to help:

### **START WITH ONE ROOM - Don't move on until you've finished that room**

To safely document storm damage, take an organized approach. Assess each room, one room at a time, and do not move on until you are sure that you have covered everything in that room. This gives you clear stopping points if you're interrupted or need to document over the course of a couple of days. Going room-by-room ensures that you're not accidentally skipping over a major problem.

### **MAKE A VIDEO OR PUT IT IN WRITING**

Make a video of each room, using verbal cues to describe the damage as you video floor to ceiling and everything in between, including closets, furniture, etc. If your home was impacted by a flood, capture the water line on inside walls. Describe the overall damage to the best of your ability. If you can't use video, write down a description of the damages room-by-room and use as much detail as possible.

### **CATALOG DAMAGED ITEMS**

Catalog damaged items in each room. After documenting the item, photograph it, capturing as much of the damage as possible. Follow this procedure until all items are cataloged. Save these photos in an easy-to-access location and make sure they're backed up to an external hard drive or cloud-based account if possible. NOTE: If you're reading this pre-disaster, photo document your home now. Before disaster images are smart because you'll have a good comparison after disaster.



**CONNECT & FOLLOW these official Jefferson County pages on FB for factual, timely information to assist with your recovery:**

1. Jefferson County, TX Office of Emergency Management
2. Jefferson County Long Term Recovery Group