

HURRICANE PROPERTY CLAIM TIPS (CG LEASED AND OWNED PROPERTY)

Before you visit your damaged residence:

- Talk to CG claims officials about the claims process. Ask specifically about what the government does and does not cover, especially if you have your own renter's insurance.
- Try to compile an inventory of personal property which you left behind when you evacuated (if you evacuated). Make a separate list of the contents of each room using memory, notes, photographs, videotapes, etc., to compile your lists. It is usually easiest to start with large or expensive items in each room and work your way down to small, inexpensive items. It is just about impossible to remember everything, but be as complete as you can – these lists will help you later.

When you visit your damaged residence:

- When a hurricane hits and your leased house or apartment is deemed uninhabitable, the CG lease will automatically be terminated, so the dwelling is the responsibility of the owner. However, you may want to secure the dwelling as much as possible to prevent further loss or destruction of your personal property. Otherwise, you may want to remove any of your property which is salvageable. It is probably best not to count on too much help from the landlord due to construction material shortages.
- Based on the inventory lists you have started, complete a room by room list of property which has been lost, damaged, or destroyed by the hurricane. Take photographs or videotapes of the damaged rooms and their contents to help you sit down later and compile your lists. Make copious notes about items which are lost, damaged, or destroyed.
- If CG claims officials are on the site, point out any high cost items you intend to claim (if they are still there).

After you visit your residence:

- Finalize your lists of lost, damaged, or destroyed property.
- Document the value of the goods to the best of your ability. Use receipts if available, otherwise, use your memory or catalogs with equivalent items to establish the value of your property. Visit stores outside the hurricane zone to check prices. Note: It may cost more to replace the lost property, especially for expensive items. You may be able to claim a loss on your on your income tax returns if you are not reimbursed the replacement costs.
- Talk with CG claims officials about your claim. In particular, determine whether you will be reimbursed for actual cost or replacement cost. Also inquire whether you have to depreciate the value of your property due to age, condition, etc.

Claims Guidance.

To facilitate the payment of claims, please have the following taken care of before the claims settlement officers arrive (if feasible).

- ❑ Inventory
- ❑ CG-4111 roughed out with the names of items, memory of dates and places of purchase/purchase prices, and estimates of repair/replacement costs.
- ❑ Call insurance companies to find out your deductibles. You are required to file with your insurance company before the government. The sooner you get the process going, the better. Knowing the deductible enables you to be reimbursed for the deductible in advance.