



CHECK YOUR INSURANCE COVERAGE

You can be prepared by taking
three simple steps.

Your home, business or personal belongings are valuable to you — both financially and emotionally. That's why it's so important to have insurance that will help repair, rebuild or replace damage property in case a disaster strikes.

1

Document your property

- Keep an up-to-date inventory of your property's contents.
- Take pictures or videos of your belongings, along with detailed descriptions.
- Store your inventory list or records in a safe place such as a waterproof box or safe.
- Have your policy number and insurance company's phone number handy.

2

Understand your options for coverage

- There are many types of insurance policies. Ask your insurance professional what options you have.
- Make sure you understand your coverage clearly. Don't hesitate to ask.
- Review your policy every year to keep it updated on renovations, new purchases or increases in property value.

3

Ensure you have appropriate insurance

- Take time to research and familiarize yourself with the settlement types available for your dwelling and personal property.
- Ask your insurance professional if there are any discounts available on the cost of your policy.
- Choose the insurance coverage that suits your particular needs.

Remember that if you get property damage after a disaster, you should file your claims promptly, save all the receipts and have pictures or video of the damage property. Get more information at: [Ready.gov/prepare](https://www.ready.gov/prepare)



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