

As the state's consumer protection agency, the Minnesota Department of Commerce is committed to helping Minnesotans recover and rebuild after a disaster strikes. Natural disasters, such as a tornado, flood or fire, can happen anytime, anywhere. The physical damage of your home and the emotional trauma you may be experiencing can be overwhelming. Dealing with insurance claims should not add to your burden.

SIMPLE WAYS TO PREPARE YOUR HOME AND PREVENT DISASTERS

- Review your homeowner's insurance annually, understand your coverage
 - Meet with your insurance agent annually to check-in on any policy changes
 - Financially plan for future claims and set money aside for the worst case scenario
 - Take a home inventory
 - Install new garage door to withstand high winds
 - Caulk around doors and windows to prevent water damage
 - Ensure porches and carports are secure
- Hang heat-resistant curtains
 - Turn off utilities not in use
 - Keep storm drains clear
 - Repair cracks and holes in the foundation
 - Stack sandbags in flood prone areas
 - Secure outdoor belongings that could blow away in strong winds
 - Repair loose or damaged roofing
 - Trim tree branches that extend over your home or power lines
 - Have back up drinking water and nonperishable foods on hand

WHAT TO DO AFTER A NATURAL DISASTER CAUSED DAMAGE TO YOUR HOME

- Make sure you and your loved ones are safe
 - Make sure the structure is safe to enter and shut off electricity
 - Document the damage with pictures and videos and file a home insurance claim
- Make temporary repairs if possible, and find a contractor for bigger projects
 - Avoid unlicensed contractors
 - Be on the lookout for scams and frauds

Contact the Minnesota Department of Commerce

Phone: 651-539-1600 | Greater MN only: 800-657-3602
consumer.protection@state.mn.us

