

I have tornado damage.

What do I need to do?

Put safety first.

Make personal safety your first priority. Listen to the local radio for up-to-date information. Stay out of damaged buildings. If you're in an evacuated area, don't return to your home until local authorities report that it's safe.

When you survey your home, check first for damage to gas, electric or sewage systems. Don't use damaged systems until they've been checked by professionals. If gas is leaking, turn it off at the main shut-off valve, leave the building immediately and call a professional for service. Watch out for broken glass and sharp objects.

If you must drive, use caution. Look out for downed wires and debris, and remember bridges and roads may be damaged.

Make temporary repairs.

If a tornado has caused damage to your property, it is your responsibility to take action to avoid further damage, once it is safe to do so.

Heavy rains often accompany tornados and wind storms. The longer your home is exposed to water, the more damage you'll see to your roof, ceiling, walls and floors — as well as any personal belongings you have inside.

If you can, cover holes in the roof or broken windows with heavy-duty tarps or plywood to prevent additional water damage.

Move wet items to drier ground. Wash and dry whatever you can. If you're not sure it's safe for you to do any of this the work, professionals can help. You'll usually find them listed under "contractors" or "water damage restoration" in your phone directory.

Make sure to save receipts from any temporary fixes as part of documenting your damage.

Document your damage.

As soon as you can, start making a list of items that were damaged by the tornado. A good, thorough list will help us process your claim faster. Document the damage with photos, video tapes, bills and receipts. In the meantime, don't throw out damaged items — especially expensive ones.

Your claims professional will advise you about any specific information we will need to from you to process your claim so you can get started on permanent repairs.

Schedule permanent repairs.

Insurance requires you to wait until your claims professional has assessed your damage before you begin making permanent repairs. However, we encourage you to schedule permanent repairs as soon as possible because contractors can be tough to schedule after a tornado strikes. Use a local, licensed, bonded and insured contractor, and check references.

Understand your responsibility for home improvements.

Insurance will replace damaged items and materials of the same type and quality of the materials you're replacing. For example, if you have a fiberglass roof, we will pay to repair or replace damage with fiberglass materials — but we won't pay to replace it with expensive slate tile.

If damage is extensive, people sometimes decide to take the opportunity to upgrade their property with better or more expensive materials. Again, insurance will only pay for replacing materials of the same type and quality. If you want to pay the additional expense to upgrade, you're certainly welcome to do that out of your personal budget.

Any time you make improvements to your property, talk to your agent to make sure you have enough insurance and to find out if you are eligible for discounts.