

# Good Hands

RECOVERY GUIDE AND INFORMATION



**Allstate**®

You're in good hands.

# Allstate Good Hands Recovery Guide\*

Disasters affect the whole community. And at Allstate, we believe you should never have to face trouble alone. You've been through a lot and we want to help.

Dealing with the aftermath of a severe weather event can be an emotional time. Putting your life back in order is likely your top priority. Allstate can help you get back to normal as quickly as possible. Whether you are an Allstate customer or not, it's important you and your family have resources at your fingertips to start rebuilding your lives right away. To get you started, we have pulled together general insurance information, important government resources available to you and some quick safety and recovery tips, all designed to help you better understand the catastrophe claims process and what you can do after a disaster.

- For additional preparation and recovery materials, please visit [Allstate.com/recovery](https://www.allstate.com/recovery).
- If you are an Allstate customer, check your Allstate Claim's status or file a claim by downloading the Allstate app on your phone, or by visiting [Allstate.com](https://www.allstate.com).
- To download the Federal Emergency Management Agency (FEMA) app, please visit the app store on your phone, search "FEMA".

We are holding firm to our promise that **"You're in good hands with Allstate®"** and want to help make your recovery process as smooth as possible.

\*This guide contains content for informational purposes only

Source: [Allstate.com/recovery](https://www.allstate.com/recovery)

## Immediately after a claim

If a severe weather event happens in your area, the following steps can help you stay safe and quickly start the claims process (details provided throughout the Recovery Guide).

- 1) First and foremost, secure the safety of your family
- 2) Do not enter your home unless you're sure it's safe. Depending on the type of disaster, there may be exposed electrical wires, standing water or a natural gas leak. If you have any concerns about the structural or environmental safety of your home, do not enter
- 3) Begin the claims process. Start your Allstate claim online at [allstate.com](https://www.allstate.com) or through the [Allstate® Mobile app](#). You can also contact your [agent](#) or call **1-800-54-STORM** for assistance
- 4) If you purchased a policy with another company through an Allstate agent, you should contact your Allstate agent for assistance. Page 5 lists contact information for top national insurance carriers

No matter who your insurance carrier is, when reporting your claim, have your policy number handy and be prepared to provide your contact information so your adjuster can reach you throughout the claim process. It's important that you provide all your phone numbers, even if they are temporary.

## First and foremost, secure the safety of your family and let your family, friends and others know you're ok.

It's important that you secure your and your family's safety. Follow evacuation orders and locate a temporary shelter or seek shelter with family or friends not affected by the disaster.

If you are having trouble contacting your family and friends to let them know you're ok, you can make it easier for them to find you by doing the following.

- Register yourself on the Red Cross Safe and Well List at [www.redcross.org](http://www.redcross.org) so family and friends know of your well-being. You also can use the database to search for missing loved ones.
- Register with or search the Next of Kin National Registry (NOKR) [www.nokr.org](http://www.nokr.org) as this emergency contact system can help if you or your family member is missing, injured or deceased. NOKR is the central repository for Emergency Contact information in the U.S. and 87 other countries.

## Start your claim process. If you're insured with Allstate, follow these steps to report your loss

We're here to help you. If you're an Allstate customer and need to file a claim, there are **four** ways to do so.

- 1) Call 1-800-54-STORM (1-800-547-8676)
- 2) Log in to My Account on [allstate.com](http://allstate.com) and select Claim Center
- 3) Contact your local agency
- 4) Visit an Allstate Mobile Claims Center

For major catastrophe events, our Mobile Claims Centers and Allstate Catastrophe employees will be on the ground, likely stationed in the most heavily impacted areas. These are Allstate Catastrophe experts, dedicated to handling your claims in a prompt manner. They, along with your local Allstate Agent, are here for you every step of the way.

To locate the Allstate Mobile Claims Center nearest you, call **1-800-54-STORM (1-800-547-8676)** or go to [allstate.com/catastrophe](http://allstate.com/catastrophe).

For more information on the Catastrophe claim process, please visit our [Property Brochure](#) and our [Auto Brochure](#).

## Steps to take after you've reported your claim

Once you've started the claims process, you're one step closer to putting your life back together. The tips below can help you understand the next steps in the claims process and help you protect yourself and your family.

- Take account of your loss and separate the damaged from the undamaged personal property. Please note that if it is unsafe to keep any damaged personal items, try to take photos of them for your adjuster to review as part of your claim, then properly discard them.
- If available, provide your adjuster with photos or video recordings of your property or its contents prior to the event. This will assist your adjuster with the damage evaluation process. Allstate's Digital Locker app can help you do this and you don't need to be an Allstate customer to use it.
- If necessary, have a qualified repair service or contractor make temporary repairs to prevent additional loss. Be sure to obtain a bill or invoice for this service so you can present it to your adjuster for consideration of reimbursement.
- If you have questions about what to do with your property or contents after an event, contact your insurance agent or insurance company for assistance and direction.
- If bills or credit cards were lost or destroyed due to the damage, contact your creditors to establish a workable solution and to cancel and replace cards to avoid fraudulent activity. Discuss payment issues with them directly; creditors usually appreciate forthrightness.
- If your home is uninhabitable from a covered loss, your policy may provide coverage for additional living expenses. Check your policy or speak with your adjuster to determine if you have coverage for additional living expenses. Save all receipts to document your increase in living expenses while your home is uninhabitable, and be sure to give these to your adjuster for consideration in your claim.
- Contact the utility companies to discontinue service if your home is uninhabitable or destroyed.

## Insured with another carrier? No problem. Use this list to help you report your loss.

The insurance companies on this list represent top national carriers of home and auto insurance according to market share, listed in alphabetical order. Losses can be reported either online or by calling the company toll-free number:

<b>Allstate</b>	<a href="http://www.allstate.com/catastrophe">www.allstate.com/catastrophe</a>	1-800-54-STORM
<b>American Family</b>	<a href="http://www.amfam.com">www.amfam.com</a>	1-800-MYAMFAM
<b>Chubb Ltd.</b>	<a href="http://www.chubb.com">www.chubb.com</a>	1-800-CLAIMS-0
<b>Farmers Insurance</b>	<a href="http://www.farmers.com">www.farmers.com</a>	1-800-435-7764
<b>GEICO</b>	<a href="http://www.geico.com">www.geico.com</a>	1-800-841-3000
<b>HARTFORD</b>	<a href="http://www.thehartford.com">www.thehartford.com</a>	1-800-243-5860
<b>Liberty Mutual</b>	<a href="http://www.libertymutual.com">www.libertymutual.com</a>	1-800-225-2467
<b>Nationwide</b>	<a href="http://www.nationwide.com">www.nationwide.com</a>	1-877-669-6877
<b>Progressive</b>	<a href="http://www.progressive.com">www.progressive.com</a>	1-800-776-4737
<b>State Farm</b>	<a href="http://www.statefarm.com">www.statefarm.com</a>	1-800-STATE-FARM
<b>Travelers</b>	<a href="http://www.travelers.com">www.travelers.com</a>	1-800-CLAIM33
<b>USAA</b>	<a href="http://www.USAA.com">www.USAA.com</a>	1-800-531-USAA

Source: NAIC data, sourced from S&P Global Market Intelligence, Insurance Information Institute

## Your home was flooded as part of the disaster. There may be help.

Flood protection is provided by the federal government through the National Flood Insurance Program (NFIP), a Federal program, managed by the Federal Emergency Management Administration (FEMA). FEMA supports citizens and first responders to build, sustain and improve capability to prepare for, protect against, respond to, recover from and mitigate all hazards.

If your home was flooded and you have a flood policy through the NFIP, you can begin the claim process by contacting your homeowners insurance agent or company representative to report your loss.

- If you purchased a NFIP policy through an Allstate agency, please call **1-800-54-STORM** to start the claim process.
- If you purchased a NFIP policy through another insurance provider, please reach out to them directly to start the claim process.
- If you did not purchase a flood policy from the NFIP, there may be government assistance programs available through FEMA. Contact the FEMA Helpline at 1-800-621-3362.

If your vehicle was flooded, auto flood protection, in many cases, is covered on most auto insurance policies if you purchased comprehensive coverage. You should contact your insurance company to report flood-related auto losses.

## Your home flooded and you have flood insurance. Follow these steps to report your loss.

### Start the Flood Claims Process by Notifying Your Insurer.

#### Make sure you have the following information handy:

- The name of your insurance company
- Your policy number (if available)
- A telephone and/or email address where you can be reached at all times.

An adjuster should contact you within a few days of filing your claim.

**In addition to your NFIP claim, you can apply for FEMA disaster assistance at [www.disasterassistance.gov](http://www.disasterassistance.gov) or by calling the FEMA Helpline at 1-800-621-3362.**

If you have a NFIP policy but do not have your insurance company's or agent's contact information, contact the **FEMA Helpline at 1-800-621-3362.**



## Your home flooded and you don't have flood insurance. Take these recovery steps.

Whether or not you have flood insurance, if your home is damaged by flood, you can apply for [FEMA disaster assistance at www.disasterassistance.gov](https://www.disasterassistance.gov) or, call the **FEMA Helpline at 1-800-621-3362**.

### You will need the following information to complete the registration:

**Social Security Number** – If you do not have a social security number, your household may still be eligible to receive assistance if there is a minor child in the household who is a U.S. Citizen, Non-Citizen National, or Qualified Alien with a Social Security Number.

**Insurance Information** – You will be asked to identify the type(s) of insurance coverage you have.

**Financial Information** – You will be asked to enter your family's gross total household income at the time of the disaster.

**Contact Information** – Along with the address and phone number of where the damages occurred, you will be asked for information on how FEMA can contact you.

**\*Optional: Electronic Funds Transfer (EFT) Direct Deposit Information** – If you are determined eligible for assistance and would prefer that funds be transferred to your account, you will be asked for your banking information, which includes the institution name, type of account, routing and account number.

Visit [www.fema.gov](https://www.fema.gov) for complete details.

# What you can expect after applying for FEMA disaster assistance.

## Home Inspection

According to the [www.fema.gov](http://www.fema.gov) website, you should receive a call from FEMA within 10 days of submitting your application to schedule an appointment for a home inspector to visit you. In the event of a catastrophic disaster, an inspector may take longer to visit you.

## After the Inspection

If you qualify for a grant, FEMA will provide you:

- A check by mail or a direct deposit into your checking or savings account,
- A letter describing how you are to use the money.

If you do not qualify for a grant, FEMA will provide you:

- A letter explaining why you did not qualify, and
- An opportunity to appeal the decision.

## How do I check the status of my FEMA application?

Applicants with an email account can check the status of an application by first creating an online account at [www.disasterassistance.gov](http://www.disasterassistance.gov).

Once you have created your account, visit [www.disasterassistance.gov](http://www.disasterassistance.gov) and click on **Check Your Status** located on the right side of the homepage.

From there, you may log in and check the status of your application.

If you don't know whether your application is complete, you can contact **FEMA's Helpline at 1-800-621-3362**.

## Your vehicle was damaged or flooded in the disaster. Take these steps for assistance.

If you have an auto insurance policy, please contact your local agent or company.

Auto flood protection, in many cases, is covered on most auto insurance policies if you purchased comprehensive coverage. You should contact your insurance company to report flood-related auto losses.

If you do not have auto insurance or do not have the necessary coverage, FEMA may be able to assist with the cost of repairing and/or replacing your vehicle that is no longer usable because of disaster-related damage.

Verification may be required to show:

- The vehicle is registered in the applicant's name or in the applicant's dependent's name, and
- The vehicle is insured and conforms to applicable State laws.

An estimate may be required stating that the damage to the vehicle was a direct result of a Presidentially-declared disaster. Transportation repair and replacement award amounts are set by the state on a yearly basis and FEMA cannot exceed the amount of transportation assistance established by the state.

Contact **FEMA disaster assistance** at [www.disasterassistance.gov](http://www.disasterassistance.gov) or by calling the **FEMA Helpline at 1-800-621-3362**.

**When it's safe to return to your property, take account of your loss.  
Separate damaged from undamaged personal property.  
Make temporary repairs to prevent further damage.**

Return to your property only when it is declared safe to do so by local, state or federal authorities. Before you go inside, the EPA suggests you wear the following safety gear:

- N-95 respirator to cover your mouth and nose
- Safety goggles without vent holes
- Gloves
- Long pants and a long-sleeved shirt
- Boots or work shoes

FEMA and the American Red Cross suggest that you bring a flashlight, a camera or video camera to record the damage, any tools you might need (such as a hammer and a crowbar), trash bags, a wooden stick for turning items over and trash bags.

Sort through your personal property, separating damaged items from undamaged. If it is unsafe to keep any damaged items, try to take photos of them for your adjuster to review as part of your claim, then properly discard them.

If available, provide your adjuster with photos of video recordings of your property or its contents prior to the event. This will assist your adjuster with the damage evaluation process. Allstate's **Digital Locker** app can help you do this and you don't need to be an Allstate customer to use it.

If necessary, have a qualified repair service or contractor make temporary repairs to prevent additional loss. Be sure to obtain a bill or invoice for any services so you can present it to your adjuster for consideration for reimbursement. See page 14 for information on how to find a reputable contractor.

## When it's safe to return to your property, take account of your loss. Separate damaged from undamaged personal property. Make temporary repairs to prevent further damage.

### *Additional steps FEMA and the American Red Cross suggest once you go into your home:*

- **Rescue the most valuable items:** Find and protect the “irreplaceable” items, like money, jewelry, photographs and family heirlooms. Resist the urge to clean everything you pick up. Protect the items first and clean them later. If wet, put them on elevated, dry places, or consider putting them in a plastic bag and taking them to a friend’s home.
- **Protect your home from further damage:** Open doors and windows to get fresh air moving through your home. Patch and cover holes in the roof, walls or windows with boards, tarps or plastic sheeting. Remove debris like tree limbs and garbage. Check for broken or leaking pipes and if you find any, turn off the water supply. Brace sagging floors and ceiling with 4x4s or other heavy lumber.
- **Drain your basement carefully:** If your basement is flooded, don’t pump out the water right away. Water in the ground is likely pushing against your basement walls, and the water inside is pushing back. If you drain the basement too quickly, the walls and floor may crack and collapse.

### **Dry Out Your Home**

If your home has been damaged by rain or floodwaters these simple steps (followed in order) may help reduce the effect of all three situations, according to FEMA and the American Red Cross.

- **Lower the humidity:** Reducing the humidity can help everything dry more quickly. Open the doors and windows, open cabinets and closets, use fans to move the air (do not use your home’s central air conditioning or furnace), use dehumidifiers, use desiccants (moisture-absorbing materials). You also may consider calling a professional that specializes in drying buildings to help you. Be patient, as the entire process could take a few weeks.
- **Sort contents and discard debris:** Divide your home’s content into three categories: items you want to save (move these to a safe, dry place), items to be discarded (put them outside), and garbage (throw out the garbage in plastic garbage bags). Typically, there will be frequent garbage pickups after a disaster.
- **Drain the ceilings and walls:** Drain ceilings by poking a hole with a long poker. Drain walls by puncturing them with an awl or knife, about 2 inches about the floor. If water drips out, cut a larger hole to allow more water to flow.

**When it's safe to return to your property, take account of your loss.  
Separate damaged from undamaged personal property.  
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- **Dry the ceilings and walls:** If your wallboard, plaster or paneling is affected by floodwater, FEMA and the American Red Cross recommend the following:
  - For wallboard soaked at least 4 feet above the floor, all the wallboard should be removed and replaced.
  - If less than 4 feet deep, remove the lower 4 feet of wallboard and replace it with 4-foot by 8-foot wallboard sheets laid on their side.
  - Plaster and paneling may be able to be saved if properly ventilated and dried. Cut holes in the walls low enough that they can be covered by baseboards when they're dry. (Cut both sides of interior walls, and only on the inside of exterior walls.) If there's insulation, plaster and wallboard must be removed to take out all the insulation. For more specific directions, contact the American Red Cross directly.
- **Dry the floors:** If damaged by floodwaters or mud, most floor coverings should be thrown away, but keep a piece of the floor covering to show your insurance adjuster. Air needs to circulate below the floor in order to dry it, so remove any plastic sheets or insulation from beneath the flooring until it's dry.

## Choose your contractor wisely.

Be wary of repair services or contractors that approach you and offer services after a disaster. While most home-repair contractors are honest and provide quality work, it is important to be on the lookout for workers and companies engaging in contractor fraud.

Here are some ways to avoid getting scammed by contractor fraud in the aftermath of a disaster:

- Be wary of contractors who solicit door-to-door. Work only with established contractors and those who have a solid reputation.
- Work only with licensed, bonded and insured contractors and have them provide you with documentation.
- Require references and check them out.
- Check with your local Better Business Bureau to see if any complaints have been filed against contractors you are considering. Victims of contractor fraud often file complaints.
- Don't feel pressured into signing a contract, and never sign a contract with blanks. A contract should include the contractor's name, business name, phone number and address.
- Avoid payment-in-full up front. Some contractors may require a partial up-front payment, but the amount should not exceed approximately 20% of the total estimate amount.
- Never let work begin on your home or business until the contract is finalized.
- Don't pay a contractor in full or sign a completion certificate until the job is completed and you are satisfied with the work — avoid making cash payments.
- If anyone performs unauthorized work on your property and demands payment, consider contacting authorities.
- Never let anyone persuade you to seek reimbursement for nonexistent or exaggerated losses or damages. This is insurance fraud, which is a felony.

## Choose your contractor wisely.

And, when it comes to making final repairs on your property, consider these additional tips for hiring a reputable contractor to help avoid lost money or poor-quality home repairs.

- **Know FEMA's protocol.** If you've submitted a claim through The Federal Emergency Management Agency (FEMA), be aware that they do not certify or endorse any private-sector contractor. If FEMA sends a contracted inspector to your home, ask to see official photo identification. Know that FEMA does not charge a fee for housing inspections.
- **Get contact information.** The National Association of Home Builders (NAHB) says that reputable businesses have a physical address and phone number. If possible, verify the contractor's contact information. Watch out for contractors that list only a post office box.
- **Ask about certifications, licenses and insurance.** Ask the contractors you're considering for copies of their professional licenses and insurance. The NAHB recommends verifying the license by checking your area's licensing board(s). The association also suggests checking to see if the contractor has a listing with the Better Business Bureau and making sure there are no consumer complaints.
- **Get written estimates from several contractors.** The Better Business Bureau recommends getting three to four quotes before deciding which contractor to use. Do not sign an estimate, the NAHB says. Watch out for contractors who vastly underbid competitors — this may be an indication of poor-quality work, according to the NAHB. Additionally, the Insurance Information Institute (III) cautions against hiring contractors who push for expensive temporary repairs.
- **Review the contract.** Before signing a contract for repairs, read it from start to finish. Is all the information filled in? Does it have a start date and an end date? The III says you should never sign a contract with areas that are left blank. Other key things to look for, according to the FTC: the payment schedule; the contractor's obligation to obtain all necessary permits; a detailed list of materials to be used; and an explanation of services the contractor will or won't perform, such as post-construction cleanup.
- **Consider payment options.** Don't pay cash for home repairs, and don't pay for more than a percentage of the cost up front, says the FTC. Don't complete payment or sign a completion certificate until the work is fully finished, the III says.
- **Keep records.** Once you choose a contractor, make sure to have copies of the contract and all payment receipts, and keep records of your correspondence with the contractor, says the FTC.

Finding a reputable contractor brings you one step closer to fixing your home and restoring your life.



## Don't lose focus on your financials or your bills after a disaster.

If you need to get money, understand your options for paying bills or replacing important documents, this list of contacts and practical steps may help you regain your financial footing.

Credit card companies, lenders, financial institutions, landlords, utilities and others may offer help to people affected by disasters. Contact them, and ask for help. They may be willing to: defer your payments or offer extended repayment plans; extend grace periods; waive late fees; raise your credit limit; refrain from reporting delinquency; and postpone collection, repossessions and foreclosures.

### Protect your credit cards

If your credit, ATM, or debit cards are lost or stolen, call the card issuer as soon as possible to report the loss and get new accounts. If you don't have the phone number, call **1-800-555-1212**, a toll-free phone number for US-based companies.

Contact your credit card companies. If possible, change your billing address to your temporary address. Ask if you can defer or skip some payments in the short-term, and for a different payment schedule in the long term. Ask to waive late fees, over-limit and other fees and any increased interest rates. If you need an increased credit limit or cash advance limit, ask for it. And ask them to waive reporting any delinquency to the credit reporting companies.

**NOTE:** Federal law protects you from loss for unauthorized use of credit and debit cards. For debit cards, your protection depends on how quickly you report the loss.

### Contact your bank and financial institutions

Contact your financial institutions. Ask them to waive ATM fees, overdraft fees and their reporting on your overdrafts to the credit reporting companies. Ask them to waive any penalties on early withdrawal of certificates of deposit.

For your mortgage, auto or other loans or leases: ask to defer your payments for several months. Some companies may permit mortgage payment reductions or extended deferred payments. You may want to ask to waive any late fees and any reporting of delinquencies to the credit reporting companies, and ask for an extension on your loan to reduce or defer your payments until you are back on more solid financial footing. You also can ask to avoid any prepayment penalties if you pay off your mortgage early due to the emergency.

### Contact your utility companies

Contact your utility companies, including your wireless phone services and financial institutions to make sure they know you have lost your belongings in the disaster. When you call, ask them to waive their fees and allow you to defer your payments, or put you on a different payment schedule.

# Don't lose focus on your financials or your bills after a disaster.

## Talk to your employer

Stay in contact with your employer. Ask if you can continue to get your paycheck and health insurance, and for how long. If you are in another location due to the situation, ask if you can access your direct deposit paycheck from a branch of the bank in the temporary location, or if you need to redirect it to a bank in the new location.

## Don't forget about your benefits

Contact your retirement company, social services office, the Social Security Administration at [www.ssa.gov](http://www.ssa.gov) or **1-800-772-1213**, the Veterans Benefits Administration at [www.benefits.va.gov/benefits](http://www.benefits.va.gov/benefits) or **1-800-827-1000**, or other benefit offices. Tell the offices your new location, and find out if benefit payments are made available by check, direct deposit, or payment card. **The Department of Labor (1-866-4-USA-DOL)** works with state and local governments to issue unemployment insurance and other assistance.

## Make sure you protect your credit rating

Communication is more important than ever. Call your creditors and ask for help. Ask about programs in place to defer your loan payments, waive late fees, or raise your credit limit temporarily while you get back on your feet.

Get a copy of your credit report. If you've lost your financial records and need help identifying your creditors — or want to check on possible tampering with your accounts — get your credit report. It's free from [www.annualcreditreport.com](http://www.annualcreditreport.com) or **1-877-322-8228**.

## Avoid financial scams

Many people will ask you for your personal information. Ask them for appropriate identification before you give it out. Scammers sometimes pose as government officials, asking for personal financial information or money to apply for aid that you can request on your own for free. Government officials will not ask you for money in exchange for your information or the promise of a check.

## If you've lost your financial records

If you've lost your financial records and need help identifying your creditors — or if you want to check on possible tampering with your accounts — get your credit report. It's free from [www.annualcreditreport.com](http://www.annualcreditreport.com) or **1-877-322-8228**.

**NOTE:** Of course, when talking with these financial entities, asking for a fee waiver or change in the terms and conditions of your account doesn't guarantee that a company will agree to it. Company policies and legal obligations can vary. Some companies have information available on their websites; others require you to contact them by telephone.

## How to help your family pets before, during and after a catastrophe.

Prior to a disaster create a family emergency plan that includes your pet(s). It is very important to:

- Make sure each pet's tags are up-to-date and fastened to its collar. Microchip your pet and register the microchip for easier identification.
- Have a current photo of you and your pet(s) for identification purposes.
- Make a pet emergency kit.
- Identify shelters in advance that will allow your pets.
- Have a secure pet carrier, leash, or harness for your pet.

For more tips on how to prepare your kit, Ready.gov has a section with more information:

[Caring for Animals](#).

Following a disaster, familiar scents and landmarks may be altered. Pets may become confused and lost, so it is critical to maintain close contact and leash pets when they go outside. Also, snakes and other potentially dangerous animals displaced by the disaster may have migrated into the area (especially after flooding). In addition, downed power lines can also be a hazard for people and their pets. Be aware of your surroundings and protect your pet(s) and yourself.

Similar to children and adults, disaster-related stress may change a pet's behavior. Normally quiet and friendly pets may become aggressive or defensive. Watch your animals closely, and be cautious around other animals – even pets you know. If you evacuate, take your pets with you!

Contact local emergency management for information regarding availability of emergency shelters for pets. However, if you have no alternative but to leave your pet at home, there are some precautions you must take, but remember that leaving your pet(s) at home alone can place your animal(s) in great danger! Confine your pet(s) to a safe area inside – **NEVER** leave your pet(s) chained outside. Leave them loose inside your home with food and plenty of water.

### Locate a Missing Pet

Pets displaced by a disaster are frequently kept in shelters and by organizations in the State where the disaster occurred. Contact your local humane society, animal welfare organization, County or State Animal Response Team to locate the shelters or organizations near you. Additionally, a member of the [National Animal Rescue and Sheltering Coalition](#) (NARSC) may be able to assist in locating the appropriate local response organization.

# How to help your family pets before, during and after a catastrophe.

The search and rescue of pets lost during disasters is undertaken in a coordinated effort between State and Local government and local animal response groups with support from FEMA and a range of national animal welfare organizations (such as NARSC, the Humane Society of the United States [HSUS], and Veterinary Medical Assistance Teams [VMATS]). If you are trying to locate pets lost as a result of a disaster, contact your local or State emergency management agency.

You can check [//www.211.org/](http://www.211.org/) to determine if a particular area has 2-1-1 services. There can be additional services which can assist in locating pets or caring for pets after a disaster.

Source: [www.fema.gov/helping-pets](http://www.fema.gov/helping-pets)

## Build a Pet Emergency Kit

Include basic survival items to keep your pet happy and comfortable. Start with this list, or download [Preparing Makes Sense for Pet Owners-Emergency. Preparedness Pet Kit List \(PDF\)](#) to find out exactly what items your pet needs to be Ready.

- **Food.** At least a three-day supply in an airtight, waterproof container.
- **Water.** At least three days of water specifically for your pets.
- **Medicines and medical records.**
- **Important documents.** Registration information, adoption papers and vaccination documents. Talk to your veterinarian about microchipping and enrolling your pet in a recovery database.
- **First aid kit.** Cotton bandage rolls, bandage tape and scissors; antibiotic ointment; flea and tick prevention; latex gloves, isopropyl alcohol and saline solution. Including a pet first aid reference book is a good idea too.
- **Collar or harness with ID tag, rabies tag and a leash.**
- **Crate or pet carrier.** Have a sturdy, safe crate or carrier in case you need to evacuate. The carrier should be large enough for your pet to stand, turn around and lie down.
- **Sanitation.** Pet litter and litter box if appropriate, newspapers, paper towels, plastic trash bags and household chlorine bleach.
- **A picture of you and your pet together.** If you become separated, a picture of you and your pet together will help you document ownership and allow others to assist you. Add species, breed, age, sex, color and distinguishing characteristics.
- **Familiar items.** Familiar items, such as treats, toys and bedding can help reduce stress for your pet.

Source: [www.ready.gov/caring-animals](http://www.ready.gov/caring-animals)

## Need more help? These additional resources may help.

### FOOD ASSISTANCE

#### Disaster Supplemental Nutrition Assistance Program (D-Snap)

- Food & Nutrition Service (FNS) can quickly offer short-term food assistance benefits to families suffering in the wake of a disaster. Eligible households receive one month of benefits, equivalent to the maximum amount of benefits normally issued to a SNAP household of their size. Benefits are issued via an electronic benefits transfer (EBT) card, which can be used to purchase food at most grocery stores.
- For more information, please visit the FNS website at [www.fns.usda.gov/disaster/disaster-assistance](http://www.fns.usda.gov/disaster/disaster-assistance).

**Source:** [www.fema.gov](http://www.fema.gov) & U.S. Department of Agriculture, Office of Emergency Management

### TAX RELIEF

#### For individuals and businesses

Special tax law provisions may help taxpayers and businesses recover financially from the impact of a disaster, especially when the federal government declares their location to be a major disaster area. Depending on the circumstances, the IRS may grant additional time to file returns and pay taxes. Both individuals and businesses in a federally declared disaster area can get a faster refund by claiming losses related to the disaster on the tax return for the previous year, usually by filing an amended return. For more information, please visit the IRS website at <https://www.irs.gov/businesses/small-businesses-self-employed/disaster-assistance-and-emergency-relief-for-individuals-and-businesses>.





