



PICKING UP THE PIECES

IFB INDIANA FARM
BUREAU INSURANCE®

Important Steps for a Safe and Speedy Recovery



The American Red Cross has prepared this information to help keep you safe and speed your recovery after a disaster. You will also find ideas to make you and your home safer after a homeowners insurance claim.

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IMMEDIATELY AFTER...

Check the area around you for safety.

In the case of biological, chemical or radiological threats, listen for instructions on local radio or television stations about safe places to go.

Have injuries treated by a medical professional.

Wash small wounds with soap and water. To help prevent infection of small wounds, use bandages and replace them if they become soiled, damaged or waterlogged.



- **Some natural hazards, like severe storms or earthquakes, may recur in the form of new storms or aftershocks over the next several days.**

Take all safety precautions if the hazard strikes again. For an earthquake aftershock, remember to DROP, COVER and HOLD ON just like you did during the initial earthquake.

- **Avoid using the telephone (cellular or landlines) if a large number of homes in your area have been affected by a disaster.**

Emergency responders need to have the telephone lines available to coordinate their response. During the immediate post-disaster time period, only use the telephone to report life-threatening conditions and call your out-of-town emergency contact.

- **Remain calm. Pace yourself.**

You may find yourself in the position of taking charge of other people. Listen carefully to what people are telling you, and deal patiently with urgent situations first.

- **If you had to leave your home, return only when local authorities advise that it is safe to do so.**

Also, be sure to have photo identification available, because sometimes local authorities will only permit people who own property in a disaster-affected area back into the area.

- **Except in extreme emergencies or unless told to do so by emergency officials, avoid driving during the immediate post-disaster period.**

Keep roads clear for rescue and emergency vehicles. If you must drive, do not drive on roads covered with water. They could be damaged or eroded. Additionally, vehicles can begin to float in as little as six inches of water. Vehicles such as trucks and SUVs have larger tires and are more buoyant. However, even though these vehicles are heavier than a standard sedan, the buoyancy caused by the larger amount of air in their tires actually makes these vehicles more likely to float in water than smaller vehicles.

- **If the disaster was widespread, listen to your radio or television station for instructions from local authorities.**

Information may change rapidly after a widespread disaster, so continue to listen regularly for updates. If the power is still out, listen to a battery-powered radio, television or car radio.

If the area was flooded and children are present, warn them to stay away from storm drains, culverts and ditches.

Children can get caught and injured in these areas.

RECOVERING EMOTIONALLY

Your own and your family's emotional care and recovery are just as important as rebuilding a home and healing physical injuries.

You may be surprised at how you and others may feel after a disaster. Disasters can stir up many different feelings and thoughts. People may experience fear concerning their safety or that of a loved one, shock, disbelief, grief, anger and guilt. Memory problems, anxiety and/or depression are also possible after experiencing a disaster.

Disasters are upsetting experiences for everyone involved. Children, senior citizens, people with disabilities and people for whom English is not their first language are especially at risk. Children may become afraid and some elderly people may seem disoriented at first. People with disabilities may require additional assistance. It is important to let children and elderly people know that they are safe and that you will help them find a safe place to stay. It is important that you try to talk with them in a calm way.

When disaster strikes, a child's view of the world as a safe and predictable place is temporarily lost. Children become afraid that the event will happen again and that they or their family may be injured or killed. The damage, injuries and deaths that can result from an unexpected or uncontrollable event are difficult for most children to understand.

How a parent or other adult reacts to a child following any traumatic event can help children recover more quickly and more completely. Children of different ages react in different ways to trauma. Your local Red Cross can provide a variety of materials to help children cope with disaster. Some basic steps you can take to meet physical and emotional needs—

Try to return to as many of your personal and family routines as possible.
Get rest and drink plenty of water.

- **Limit your exposure to the sights and sounds of disaster, especially on television, the radio and in the newspapers.**
- **Focus on the positive.**
- **Recognize your own feelings.**
- **Reach out and accept help from others.**
- **Do something you enjoy. Do something as a family that you have all enjoyed in the past.**
- **Stay connected with your family and/or other support systems.**
- **Realize that, sometimes, recovery can take time.**



As you recover, it is a good idea to make sure that you have updated your family disaster plan and replenished essential disaster supplies just in case a disaster happens again. You will always feel better knowing that you are prepared and ready for anything. The American Red Cross encourages you to take five key actions: make a plan, build a kit, get trained, volunteer and give blood. For more information, ask your local Red Cross chapter about how you can prepare for any further disaster.

If you have more questions or observe unusual behavior in your children, which you think may be caused by a reaction to the disaster, contact your local Red Cross chapter, child's counselor or community professional for additional information and help.

The Red Cross can also arrange for you to talk with a member of its disaster staff who has special expertise in dealing with disaster stress for more information.

HELPING PETS

If you have pets, try to find and comfort them. A scared animal may react by biting or scratching. Handle animals carefully and calmly.

Pets can become upset and react in unusual ways, such as spraying urine, defecating on floors or scratching/biting furnishings. Since

pets will need regular care and attention to help them calm down, try to leave pets with a family member, friend, veterinarian or boarding facility while you are cleaning up your home. Animals are naturally inquisitive and could get injured if they are brought back to a damaged home.

- **Use toys, a blanket or favorite human's unsoiled clothing to comfort pets.**
- **Make sure pets are fed their usual diet, and have plenty of water.**
- **Visit your pets regularly, speak calmly and take some time out to play with them.**
- **Doing so can help you in your recovery, as well.**

CHECKING YOUR HOME

- **If you had to leave your home, return only when local authorities advise that it is safe to do so.**

Also, be sure to have photo identification available that shows your address, because sometimes local authorities will only permit people who own property in a disaster-affected area back into it.

- **To make sure your residence is safe to enter, check with local authorities, such as the fire department.**

Check with the fire department to make sure your residence is safe to enter. Do not cut or walk past colored tape that was placed over doors or windows to mark damaged areas unless local authorities advise that it is safe to do so. If a building inspector has placed a color-coded sign on the home, do not enter it until you get more information, advice and instructions from local authorities.

- **If you have children, leave them with a relative or friend while you conduct your first inspection of your home after the disaster.**

The site may be unsafe for children, and seeing the damage first-hand may upset them even more and cause long-term effects, including nightmares.

Checking for Structural Damage

- **Check the outside of your home before you enter.**

Look for loose power lines, broken or damaged gas lines, foundation cracks or other damage. See if porch roofs and overhangs still have all their supports. If you see damage on the outside, it could indicate that the inside of your home is seriously damaged and

unsafe. In this situation, ask a building inspector or contractor to check the structure before you enter.

- **If there is no significant visible outside damage, then check inside.**

Carefully open the door. If it is jammed, do not force it open. It may be providing support to the structure of your home. If you force open the door, it may cause parts of your home to collapse or become more damaged. Find another way to enter your home.

Those who do enter your damaged home should wear long pants, a long-sleeved shirt, closed-toed rubber-soled shoes or boots and work gloves. Depending on the situation, dust masks, safety glasses (or goggles) and/or a hard hat may also be necessary. Many people are injured after disasters during clean-up—the last thing that you want to do is add injuries to the list of things to take care of after a disaster.

- **Smell or sniff for gas.**

If you detect the odor of natural or propane gas or hear a hissing noise, leave the property immediately and get well away from it. Call the fire department using a cellular telephone or a neighbor's phone. If the fire department instructs you to do so, turn off the gas with the proper tool at the valve on the outside meter. When natural gas is turned off at the main valve, it must be turned back on by a professional to ensure that the proper sequence is followed to restore gas service and prevent possible gas leaks, fires or an explosion.

- **If you have a propane tank system, turn off all valves and contact a propane supplier to check the system out before you use it again.**

- **Beware of animals, such as rodents, snakes, spiders and insects, that may have entered your home.**

As you inspect your home, tap loudly and often on the floor with a stick to give notice that you are there. Animals (including snakes) do not want encounters with humans, and will move away if you make your presence known.

- **Objects, such as furnishings or building parts that have been damaged, may be unstable. Be very cautious when moving near them. Avoid holding, pushing or leaning against damaged building parts.**

- **Check the ceiling for signs of sagging.**

Water from fire hoses, wind, rain or deep flooding may wet plaster or wallboard. Wet plaster or wallboard is very heavy and dangerous if it falls. Since damaged plaster or wallboard will have to be replaced anyway, you can try to knock it down but do so carefully. Wear protective clothing, including eye protection and a hard hat. Use a long stick, and stand well away from the damaged area. If the ceiling is sagging from the weight of water, poke holes in the ceiling starting from the outside of the bulge to let water drain out slowly. Take your time, and knock away small chunks at a time. Striking the center of the damaged area first may cause the ceiling to collapse.

- **Check the floor for signs of sagging.**

Again, keep in mind that plywood and other flooring that was damaged by water could collapse under human weight. Avoid walking on sagging floors. If small sections of floors are sagging, place thick plywood panels or thick, strong boards on the floor to cover the damaged area. Be sure the wood extends at least 8-12 inches on each side of the sagging area.

- **If it is dry out, open windows and doors to ventilate and dry your home.**
- **If the power is out, use a flashlight to inspect for damage and for as long as the power remains out. Do not use any open flame, including candles, to inspect for damage or serve as alternate lighting.**
- **Disconnect and check all appliances for water damage and broken connections before using them.**
- **Make temporary repairs, such as covering holes, bracing walls and removing debris. Save all receipts. (See financial section.)**
- **Take photographs of the damage. You may need these to substantiate insurance claims later.**

Checking Utilities and Major Systems

Telephones

- **Check each telephone to see if it is still on the hook.**

Hang up any phones that have been knocked off the hook. Wait a few minutes, and then pick up one phone to listen for a dial tone to know whether you have working telephone service.

- **If you do not have a dial tone, try unplugging all the telephones.**
Plug in one at a time and listen for dial tone. This will help you determine if the telephone instrument is broken or the phone service is completely out.
- **If the event affected only your home (no others in your neighborhood), contact the telephone company using a cellular telephone or a neighbor's phone to report the problem and to request repair services.**

Electrical Systems

- **If you see sparks, broken or frayed wires, or if you smell hot insulation, turn off the electricity at the main fuse box or circuit breaker.**
- **If there is a pool of water on the floor between you and the fuse box or circuit breaker panel, use a dry wooden stick to try to reach to turn off the main fuse or breaker, but do not step or stand in water to do that.**
If you cannot reach the fuse box or breaker panel, call a qualified electrician for assistance.
- **Inspect the panel box for any breakers that may have tripped.**
A tripped breaker may indicate damaged wiring inside your home. Do not turn on breakers that tripped; instead, turn tripped breakers to the “off” position and mark them with a piece of tape to indicate which ones were tripped when you found them. Have a qualified electrician determine if there are hidden internal electrical problems and fix them.
- **Turn off all other circuit breakers except the one marked “main” and the breakers for the room(s) in which you will be working.**
When the power is restored to your home, turn breakers back on, one at a time, for each room as you get to it during the recovery/restoration process.
- **Use a flashlight to inspect each fuse to see if it is still in working order.**
Replace each broken fuse with a fuse of exactly the same amperage rating. Do not use fuses of lower or higher ratings as replacements, or any other object such as a coin or strip of metal to bypass the protection that fuses provide.
- **If breakers or fuses are on, but there is no power in your home, turn off the main breaker or unscrew the main fuse, and call the power company. You don't have to contact them if your whole neighborhood is without power.**

Climate Control Systems

- **If you have a heating oil tank system, turn off all valves and contact a professional specializing in maintenance of such equipment before you use it again.**

Plumbing

- **If you suspect sewage lines are damaged, avoid using sinks, showers or toilets and call a plumber.**
- **If water pipes are damaged, turn off the water at the main valve. Call a plumber for assistance.**

If the disaster that affected you also affected your neighborhood or your community, then your area's water utility service may have been damaged or disrupted, or it may be operating with less pressure than usual. Therefore, listen to local television or radio station broadcasts for instructions about the safety of your water, and whether you have to take any precautions such as boiling it before using it. If you are unsure about the safety of your water supply, call your local water utility company or public health agency.

Checking Household Items

- **Normal household items, such as cleaning products, can cause toxic fumes and other hazards if they mix.**

If you smell a noxious odor, or your eyes water from fumes of mixed chemicals, open a window and get out of your home. Call for professional help.

- **If there are spilled chemicals that do not pose a health risk, be sure to put on rubber gloves in addition to other protective clothing.**

Clean up spills carefully. Discard spilled chemicals and rags used for cleaning according to the advice of local authorities.

- **Throw away food, beverages and medicine exposed to heat, smoke, soot or flood waters.**

If the refrigerator wasn't under water, food that was in the freezer can be used if it still has ice crystals on it. If not, discard it. Canned food is OK if it didn't get wet.

When Making Repairs

- **Carefully follow the instructions provided with tools and equipment (such as chain saws, chippers and other power tools) to maintain personal safety at all times.**

Wear personal protective equipment—including goggles, gloves, long sleeves and long pants—whenever you are operating power equipment. Keep children away from power equipment.

- **Damaged locks (especially iron locks) should be taken apart and wiped with oil.**

If locks cannot be removed, squirt machine oil through a bolt opening or keyhole, and work the knob to distribute the oil. Hinges should also be thoroughly cleaned and oiled.

- **If it is dry out, open windows and doors to ventilate and dry your home.**
- **If power is out, use a flashlight to inspect for damage and for as long as the power remains out. Do not use any open flame, including candles, to inspect for damage or serve as alternate lighting.**
- **Disconnect and check all appliances for water damage before using them.**
- **Make temporary repairs such as covering holes, bracing walls, and removing debris. Save all receipts. (See financial section.)**
- **Take photographs of the damage. You may need these to substantiate insurance claims later.**

Cleaning Up and Removing Smoke Odor

- **There are some products available for reducing odors in fabrics.**

These products will list these properties on the label. A product with tri-sodium phosphate (TSP) is a common cleaning agent. It can be purchased under the generic name TSP. It is a caustic substance and should be used with care. Use and store it out of reach of children and pets. Read the label for further information and safety instructions.

Any product that is not clearly described as suitable for use on personal clothing or fabrics that come in contact with skin should never be used for the removal of smoke odors from clothing.

- **Test garments before using any treatment, and follow the manufacturer's instructions.**

Smoke odor and soot can sometimes be washed from clothing that can be bleached with 4 to 6 tbsp. Tri-Sodium Phosphate, 1 cup household cleaner or chlorine bleach, to every gallon of warm water.

Mix well, add clothes and rinse with clear water. Dry thoroughly. Alternatively, consider washing clothes in cold water with your usual household laundry detergent, and adding one tablespoon of pure vanilla extract. This solution also has been shown to remove smoke odors on kitchen surfaces and washable furniture. To remove soot and smoke from walls, furniture and floors, use a mild soap or detergent or mix together 4 to 6 tbsp. tri-sodium phosphate and 1 cup household cleaner or chlorine bleach to every gallon of warm water. Wear rubber gloves when cleaning with this solution. Be sure to rinse your walls and furniture with clear warm water and dry thoroughly after washing them with this.

Pots, pans, flatware, etc., should be washed with soapy water, rinsed and then polished with a fine-powdered cleaner.

You can polish copper and brass with salt sprinkled on a piece of lemon, or salt sprinkled on a cloth saturated with vinegar.

- **Wipe leather goods with a damp cloth, then a dry cloth.**

Stuff purses and shoes with newspaper to retain shape. Leave suitcases open. Leather goods should be dried away from heat and sun. When leather goods are dry, clean with saddle soap. Rinse leather and suede jackets in cold water and dry away from heat and sun.

- **Washable wallpaper can be cleansed like painted walls, but do not wet through the paper.**

Work from bottom to top to prevent streaking. Use a commercial paste to repaste any loose edges or sections.

Wash a small area of the walls at a time, working from the floor up. Then rinse the wall with clear water immediately. Ceilings should be washed last. Do not repaint until walls and ceilings are completely dry.

Reduce the chances of growth of mold and mildew by wiping down all surfaces that had gotten wet with a solution of one cup of liquid household bleach to a gallon of water. Test painted, textured or wallpapered surfaces to ensure that the bleach solution will not discolor these surfaces. To conduct this test, wipe a small area of the surface with the bleach solution, and allow it to dry at least 24 hours.

- **Consult a professional about replacing drywall and insulation that has been soaked by water from fire hoses.**

Water-damaged drywall and insulation must be replaced. It can not be dried out and maintain structural integrity or resistance to mold and mildew.

RECOVERING FINANCIALLY

- **Contact your insurance agent, broker or insurance company as soon as you can to report how, when and where the damage occurred. Provide a general description of the damage.**
- **Prepare a list of damaged or lost items and provide receipts if possible.** Consider photographing or videotaping the damage where it occurred for further documentation to support your claim.
- **If possible, keep damaged items or portions of those items until the claims adjuster has visited your home. Do not throw away anything you plan to claim without discussing it with your adjuster first.**
- **Keep receipts for all additional expenses that you may incur such as lodging, repairs or other supplies.**
- **Make copies of all documents and pictures given to your claims adjuster or insurance company.**

Besides insurance, there are many questions related to taxes, expenses and determining just how you will recover from a personal financial point of view. For helpful advice, please see *Disaster Recovery: A Guide to Financial Issues* (A5076) which is available from your local Red Cross chapter and at www.redcross.org.

Vital Documents and Whom to Contact About Replacement

Driver's License	Department of Motor Vehicles
Government Issued ID	Contact the issuing authority
Insurance policies	Your insurance agent or company
Military discharge papers	Department of Veterans Affairs, 1-800-827-1000 or TDD/TTY 1-800-829-4833
Passports	State Department—Passport Services, 202-955-0430 (24 hours)
Birth, death and marriage certificates	Bureau of Records in the appropriate state
Social Security or Medicare cards	Local Social Security office, 1-800-772-1213 or TDD/TTY 1-800-325-0778
Credit cards	The issuing companies as soon as possible Mastercard, contact issuing financial institution VISA, contact issuing financial institution American Express, 1-800-441-0519 Discover, 1-800-DISCOVER (1-800-347-2683), TDD/TTY 1-800-347-7449
Titles to deeds	Records department of the area in which the property is located
Stocks and bonds	Issuing company or your broker
Wills	Your attorney
Income tax record	The IRS center where filed, your accountant or 1-800-829-1040
Citizenship papers	Bureau of Citizenship and Immigration Services, 1-800-375-5283
Mortgage papers	Lending institution

ADDITIONAL STEPS TO TAKE AFTER...

Earthquakes

Earthquakes are often followed by frequent aftershocks. Aftershocks may be very strong. If you feel the ground shake again, remember to **DROP, COVER** and **HOLD ON**. Stay in place until the earth stops shaking. People attempting to flee a building can be injured during earthquakes and aftershocks.

As you rebuild—

- **Install strong latches or bolts on cabinets.**
- **Place large and heavy objects and breakable items (bottled foods, glass or china) on lower shelves.**
- **Anchor overhead lighting fixtures to joists.**
- **Anchor top-heavy and freestanding furniture such as bookcases, china cabinets and other tall furniture to wall studs to keep these from toppling over in an earthquake.**
- **Secure gas appliances to the floor to prevent them from tipping over in an earthquake.**
- **Use heavy gauge metal strapping, sometimes called “strap iron” or “plumber’s tape,” to anchor the water heater to wall studs to keep it from moving or tipping.**

Find out if there are local building codes that describe the type of metal strapping that may be required in your area.

Ask a professional to—

- **Install flexible fittings to avoid gas or water leaks.**
- **Bolt the frame of the house to the foundation.**
- **Repair deep cracks in ceilings and foundations and make sure they are not indications of structural damage.**
- **Provide structural engineering design advice.**

Ask about home repair and strengthening tips for exterior features, such as porches, decks, sliding glass doors, canopies, carports and garage doors.

Floods

As you rebuild—

- **Pump water out slowly from areas of your home that are under ground, such as a basement.**

If you have several feet of water, do not pump all the water out at once. Pump about 1/3 of the water out every day to avoid possible pressure build-up from the outside walls. Removing the water too quickly may result in outside pressure being higher than the pressure on the inside walls, which can cause the walls and floors to crack and collapse.

- **Hose down the inside of the home to remove health hazards from flood water mud.**

Shovel out as much mud as possible. Quickly remove the water you use during this cleaning.

- **If the water didn't get behind the walls, you can reduce the chances of mold and mildew by wiping down all surfaces that had gotten wet with a solution of one cup of liquid household bleach to a gallon of water.**

Test painted, textured or wallpapered surfaces to ensure that the bleach solution will not discolor these surfaces. To conduct this test, wipe a small area of the surface with the bleach solution, and allow it to dry at least 24 hours.

- **Elevate or raise furniture on lower floors that are subject to flooding.**

Ask a professional to—

- **Check outlets before you use them.**
- **Relocate the fuse or circuit panel box above the level of anticipated flooding.**
- **Raise electrical outlets and switches, if located below the potential flood line.**
- **Elevate the washer, dryer, furnace and water heater above the level of anticipated flooding.**
- **Install a backflow valve in your sewer system to prevent backflows.**
- **If flooding happens often, determine if your home can be relocated to higher ground.**

- **Prevent mold and mildew by ensuring your contractor installs water-proofing materials on exterior walls, and water-/mold-resistant products, such as green board drywall materials, if used in areas that have been flooded or may be damp or wet, such as basements and bathrooms.** Consult with your building professional on additional products and applications available to help you reduce the growth of mold and mildew.
- **Replace drywall and insulation that has been soaked by flood waters.** Water-damaged drywall and insulation must be replaced. It cannot be dried out and maintain structural integrity, or resistance to mold and mildew.

For more specific advice and information on dealing with flood issues, see *Repairing Your Flooded Home* (A4477), which is available from your local Red Cross chapter or by visiting www.redcross.org.

High Winds and Hurricanes

As you rebuild—

- **Secure double entry doors at the top and the bottom.**
- **Strengthen existing garage doors to improve the wind resistance, particularly double-wide garage doors.**
- **Protect windows with permanent storm shutters or one-half inch marine plywood that is pre-cut to fit your doors and windows.**
- **Clear loose and clogged rain gutters and downspouts to prevent flooding and unnecessary pressure on the awnings.**
- **Select trees that are not as subject to uprooting to replace damaged ones.** A gardening or landscaping professional can give you excellent advice.
- **Identify a place to store lawn furniture, toys, gardening tools and trash cans that is away from stairs and exits to prevent them from being moved by high winds and becoming missiles.**

Ask a professional to—

- **Ensure roof sheathing is properly installed.**

- Ensure end gables are securely fastened to the rest of the roof.
- Fasten the roof to the walls with hurricane straps.
- Elevate your home if it is near the coast and subject to flooding from storm surge.

Tornadoes

As you rebuild—

- Strengthen existing garage doors to improve the wind resistance, particularly double-wide garage doors.
- If your home has been significantly damaged and will require rebuilding parts or all of it, consult with your contractor about having a tornado safe room built during the process.

A tornado safe room can save lives. Ask your local Red Cross or emergency management agency for information about a safe room.

- Purchase a NOAA weather radio to warn you of future severe storms and tornadoes.

Ask a professional to—

- Look at common connections in wood frame buildings and add anchors, clips and straps that will provide more strength to your home.
- Reinforce masonry walls that provide structural support to your home.
- Secure your chimney.

Masonry chimneys that extend more than six feet above the roof or have a width of 40 inches or more should have continuous vertical reinforcing steel placed in the corners to provide greater resistance to wind loads.

- Permanently connect your manufactured home to its foundation to decrease the potential for damage from high winds.

Wildfires

As you rebuild—

- Obtain information from local authorities about defensible space requirements.

- **Clear 30 feet of space around your home of vegetation.**
- **Store firewood at least 30 feet away from your home.**
- **Clear debris off the roof, out of the gutters and away from air conditioning units.**
- **Plant fire-resistant shrubs and trees.**

Hardwood trees, for example, are less flammable than pine, evergreen, eucalyptus or fir trees. Get advice from a local specialist about the type of trees to have planted, as well as how far apart they should be spaced.

- **Use vegetation that is resistant to fire, and is found naturally in the area. Do not import vegetation.**
- **Equip chimneys and stovepipes with a spark arrester that meets the requirements of NFPA 211, a specific standard for chimney fire safety.**
- **Install 1/2-inch mesh screen beneath porches, decks, floor areas and the home itself. Also, screen openings to your floors, roof and attic.**

Ask a professional to—

- **Select and install fire-resistant roofing, siding and other building materials.**
- **Install or develop an adequate outside water source such as a small pond, cistern, well, swimming pool or hydrant.**
- **Install freeze-proof exterior water outlets on at least two sides of the home and near other structures on the property. Install additional outlets at least 50 feet from the home.**

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www.redcross.org



Disaster Services