

# Hurricane recovery guide

Liberty Mutual Insurance is here to help you and your business recover from the storm. Use this guide to help kick-start the recovery process.

## Stay safe

Your safety is our top priority. Even after a hurricane has passed, the potential for danger hasn't. In the immediate aftermath of a hurricane, follow these simple steps:

- Quickly and calmly assess your situation.
- Be sure the storm is over before returning to your business.
- Stay away from power lines, buildings and any object that might fall.
- In an area with tall buildings, it may be safer to stay inside due to falling debris.
- Stay on the lookout for gas leaks, flammable liquids, and toxic or corrosive chemicals. Exercise care around standing water, as it may be contaminated.
- Monitor updates from local officials for further instructions before returning to your business.

## Call our Claims Service Center at 800-362-0000

We can help you:

- Report your claims over the phone.
- Access mitigation and emergency resources if necessary.
- Set up Electronic Funds Transfer, in the event of mail interruption.
- Help you access mobile apps that can accelerate appraisals, depending on your situation.
- Obtain assistance with salvage, a tow, a rental, and with a shop in our guaranteed repair network, for a fast and vetted repair experience.

## For property claims

- Assess any damage to your business. Take photos to assist with filing any insurance claims. Separate your damaged goods. Maintain detailed records.

**This communication is intended for informational purposes only and does not constitute, and should not be construed as, providing legal advice.**



- Mitigate and help minimize further damage by making emergency repairs. You may need to cover broken windows and torn roof coverings. You may need to contact building restoration or water mitigation vendors. Access emergency resources as necessary.
- Track your inventory and property contents. A complete list of your inventory can speed up your claim. Maintain detailed records.
- Alert employees and customers of the status of your business via social media. Post visible signs.
- File your claim with us. Our claims handler will work with you to gather documents and photographs.
- Watch for our inspectors, who will move into the area as conditions clear and given permission by local authorities.

### **For auto claims**

- Assess any damage to your car. Take photos of the interior and exterior as they can help when filing any insurance claims. If your car is flooded, avoid starting it.
- Mitigate any damage by covering damaged windows to your car.
- Report missing cars to local authorities. Authorities will often tow cars in emergencies to aid in cleanup efforts.
- File your claim with us. Our claims handler can help you identify documents to gather when available like your car's title, recent repairs or current loan documentation.
- Prepare for towing by removing any property from the car. Only approach the car if you can do so safely!

### **For workers compensation claims**

- Assess if any employees are missing or injured. Call for emergency medical attention if necessary. Do not move any seriously injured individuals. Provide search and rescue with the last known locations of anyone you believe may be missing in the storm.
- Mitigate further employee-related injuries by monitoring exposure to hazards and limiting contact with flood waters and electrical lines.
- File claims with us for any new work-related injuries with us.
- Know that our workers compensation teams are working to identifying and reach out to existing injured workers in the impact area of the storm to ensure continuity of care.

**We're here to help you every step of the way with resources to help you get back on your feet.  
Thank you for choosing Liberty Mutual Insurance.**

