

Post-Natural Disaster Checklist

Immediate Safety

- Ensure you and your family are safe and accounted for.
- Avoid downed power lines, gas leaks, or flooded areas.
- Listen to local authorities for emergency updates or evacuation orders.
- Use a flashlight instead of candles if the power is out.

Secure and Assess Your Property

- Do a preliminary safety check of your home before entering.
- Turn off gas, water, and electricity if you suspect damage.
- Take detailed photos and videos of all visible damage (interior and exterior).
- Avoid moving or discarding damaged property before documenting it.

Communicate and Report

- Contact emergency services if there are injuries or immediate dangers.
- Notify friends and family of your safety status.
- Recover and secure legal documents (IDs, deeds, titles).
- Report & stay informed on outages: Alerts | Ameren - Ameren.com
- Contact your homeowner/renter or vehicle insurance company to begin the claims process.
 - Provide documentation (photos, receipts, inventory).
 - Ask about emergency assistance or temporary housing coverage.

Document and Inventory Losses

- Make a list of damaged or lost items (including photos and/or serial numbers if possible).
- Keep all receipts for repairs, replacements, and temporary lodging.
- Save emails, texts, or call logs with insurance reps or contractors.

Cleanup and Repairs

- Only begin cleanup after documenting all damage.
- Wear protective gear (gloves, boots, mask) during cleanup.
- Remove water-damaged items to prevent mold.
- Hire licensed professionals for structural repairs or mold remediation.
- Beware of scams; verify contractors and get written estimates.

Financial and Legal Steps

- File any insurance claims as soon as possible.
- Verify if your insurance covers temporary housing assistance.
- Apply for disaster assistance as it becomes available. (e.g., FEMA, Red Cross, local relief).
- Contact your mortgage lender or property manager if you're unable to make payments.

Emotional Wellbeing

- Seek mental health support if needed (stress, grief, trauma).
- Take breaks and pace yourself during recovery.

Review and Plan

- Review your insurance coverage for future improvements.
- Restock emergency supplies (first aid, water, food, etc.).
- Update your emergency preparation and evacuation plans.