TIPS AND RESOURCES FOR DEALING WITH A DISASTER





Young Lawyers Division

Serving the Public. Serving the Profession.

POST-DISASTER TIPS FOR RECOVERY

- $\sqrt{}$ Before cleaning up, take photos of your damaged property and belongings.
- $\sqrt{}$ Make a list of damaged/lost items and gather any original receipts for those items.
- $\sqrt{10}$ Mitigate your damages. Do what you can to save, fix, or stop further damage.
- $\sqrt{}$ Save all your receipts for expenses caused by the disaster. (Replacing spoiled food, hotel reservations, house repairs, etc.)

WHEN FILING INSURANCE OR FEMA CLAIM:

Gather as much information as possible, including:

- $\sqrt{}$ Personal Information (Social Security numbers, contact information)
- $\sqrt{}$ Insurance Information (Type(s) of insurance coverage, companies, policy numbers)
- $\sqrt{}$ Damage Information (Type of damage and to what property)
- $\sqrt{}$ Financial Information (Gross Income)

Call your insurance agent to submit a claim.

- $\sqrt{}$ Claims are generally handled on a first come, first serve basis, so file early.
- $\sqrt{}$ Make note of your claim number.
- $\sqrt{10}$ If you encounter problems with your insurance company or your claim is denied improperly, make a complaint with the LA Department of Insurance (800-259-5300).

Apply for FEMA

 $\sqrt{}$ Even if you have insurance and made an insurance claim.

LEGAL AID MAY BE AVAILABLE FOR:

Landlord-Tenant Problems, Disaster Food Stamps Denial, Disaster Unemployment Benefits, Replacing Identification Papers, Foreclosures, Evictions, Notarization, Protective Orders, Contractor Fraud, Insurance Disputes, Power of Attorney, FEMA Disputes, Successions, Bankruptcy, and Temporary Custody Orders. To find the appropriate legal aid office go to www.lsba.org/public/findlegalhelp.

BEWARE OF FRAUD

Common post-disaster frauds include phony house inspectors, fraudulent building contractors, bogus pleas for disaster donations, and fake offers of state or federal aid. Ask questions and require identification when someone claims to represent a government agency. State and federal workers never ask for or accept money, and always carry identification badges with a photograph. There is no fee required to apply for or to receive disaster assistance from FEMA, the U.S. Small Business Administration, or the state. No state or federal government disaster assistance agency will call to ask for your financial account information. Unless you call the agency, do not provide personal information over the phone as it can lead to identity theft.

Complaints of suspected fraud can be made to FEMA or the Louisiana Attorney General's Office Consumer Protection Hotline at 800-351-4889.

IMPORTANT CONTACT INFORMATION

FEMA 1-800-621-3362 TTY 1-800-462-7585 www.disasterassistance.gov/

> American Red Cross 866-438-4636

LSBA Disaster Hotline 1-800-310-7029

Southeast Louisiana Legal Services 1-844-244-7871

Acadiana Legal Services 800-256-1175

Disaster Distress Helpline 1-800-985-5990

Lagniappe Law Lab Free Disaster Legal Tips Text SUBSCRIBE to 318-405-4185

Louisiana VOADS Crisis Clean Up 844-965-1386

> **NAMI HelpLine** 800-950-6264

FEMA Disaster Fraud Hotline 866-720-5721

Legal Resources www.louisianalawhelp.org www.lsba.org/public/findlegalhelp www.la.freelegalanswers.org www.la-law.org/get-help www.ssa.gov