



Disaster Information Packet

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Are you prepared?

Insurance: Manage your Risks

Meet with your insurance agent annually or as needed to ensure your insurance coverage is adequate to protect you and your family against loss. Take into account any recent changes or additions to your property or surrounding area.

Read and understand your insurance policies

Many people wait until after they experience a loss to understand their coverage. Unfortunately, these decisions cannot be undone and they will directly affect your ability to recover from a loss. Review your existing insurance coverage and figure out where your “gaps” are.

Actual cash value vs. replacement cost coverage

Imagine that your roof is damaged in a storm and all the shingles need to be replaced. The cost to replace them is \$10,000. The shingles are 10 years old, but they should have lasted for 20 years under normal conditions. Therefore, they have depreciated by one-half of their full value.

Under an actual cash value policy, you would only be paid \$5,000 for a loss, minus any deductible. Under a replacement cost policy, you would initially receive \$5,000 for the loss of the roof. Then, after having it repaired or replaced, you would submit the bill to the insurance company for the balance, not to exceed the amount determined by the insurance company to return your roof to its original condition.

Plan for a future claim

No one ever knows for sure when a natural disaster will strike. There are several steps you can take to ensure that you will be fully compensated for your loss as well as make the insurance claim filing process easier and faster after a disaster. For example, establish an on-going system to document major household item information. Written documentation may include the following: Manufacturer, model, serial numbers, age, value when new. Documentation may assist in any future claims for property loss and income tax deductions.

Home inventory

One of the best ways to make sure your possessions are fully protected is to document them with a home inventory. Creating a home inventory is easier than ever thanks to myHOME Scr.APP.book, a new iPhone and Android application from the National Association of Insurance Commissioners (NAIC). The free myHOME Scr.APP.book app lets you quickly photograph and capture images, descriptions, bar codes and serial numbers. It then stores them electronically for safekeeping. The app organizes information room by room, and even creates a back-up file for e-mail sharing.

Reviewing the different types of property coverage

Homeowners' insurance coverage

Homeowner's insurance will provide protection for your property in the event of loss or damage due to natural disaster (fire, severe weather), burglary, or other perils.

Policies typically consist of two parts: "property coverage" and "other structures." Property coverage includes your dwelling (i.e., the home itself) and personal property. Other structures include garages, tool sheds, or similar types of buildings.

Renters insurance

Don't assume that the property owner's insurance coverage will cover damage or loss to your personal belongings. Renters insurance protects your personal property against damage or loss, insures you in case someone is injured while on your property, and can reimburse you for living expenses if your home is damaged and you have to live elsewhere.

The premiums for renters insurance average between \$15 and \$30 per month, depending on the location and size of the rental unit and the policyholder's possessions. If you live with roommates, each tenant will need their own policy to cover their belongings.

Renters policies come in the form of actual cash value or replacement cost coverage. The type of policy you purchase will make a big difference in your claim.

Actual cash value coverage will reimburse you for the cost of the property at the time of the claim. It's important to account for depreciation when considering this coverage option. On the other hand, replacement cost coverage will reimburse the full value of the item.

Auto Insurance

Auto insurance can protect you from the financial costs of repairing your damaged vehicle, if you to have the proper coverage. Auto insurance is also required by Minnesota law and, if you have a car loan, your lender may also require coverage. Policies will vary beyond what is required by law and every policy will have limitations on what and how much it covers

Storms can damage autos in a number of ways:

- Hail damage to the exterior and glass
- Flood damage to the engine and interior areas
- Wind driven debris damage
- Damage from fallen trees
- Tornado damage

Coverage for these types of losses is provided by your policy under the "Comprehensive" portion of the auto policy. Some policies call this coverage "Other than Collision".

Other types of insurance coverage:

Flood insurance

A standard homeowners' policy does not provide flood coverage.

You can purchase coverage through the National Flood Insurance Program (NFIP). To be eligible, your community must participate in NFIP (most Minnesota communities do). Check with your city administrator or visit:

<http://www.floodsmart.gov/>.

You can buy flood insurance from any licensed property insurance agent. Agents selling insurance in Minnesota must be licensed by the Department of Commerce. Use the License Lookup tool at mn.gov/commerce to verify the agent is licensed.

Keep in mind, there is a 30-day waiting period after you've applied and paid the premium before the policy is effective (with some exceptions).

If your home is damaged by a flood, file a claim with your insurance company immediately. **(See "Filing a Claim)** Your adjuster will provide you with a proof-of-loss form. Use this form to file your claim. This document substantiates your claim and is required for the National Flood Insurance Program (NFIP) or insurance company to make a payment.

Scheduled Personal Property Coverage

Generally, a typical homeowner's policy will not cover any damage resulting from a flood. In order to protect your home during a flood, you must purchase flood insurance. However, if you have Scheduled Personal Property coverage, which is optional protection you can add to your homeowner's policy to cover high-value items, some of your personal and/or business property might be covered if it is damaged by a flood.

Sewer Backup Coverage

Even if you have a sewer or sump pump endorsement on your policy does not mean you have coverage during a flood. Some companies will not pay for any damage caused by a sewer or sump pump if the direct or indirect cause of the damage was a flood. Check with your insurance agent to determine whether you would be covered in this situation.

Commercial Property/Business Insurance

These policies may provide some flood coverage. Check your policy and with your insurance agent or company to find out if yours does.

Farm/Ranch Insurance

Traditional farm and ranch insurance does not cover grain, silage, hay or other crops against flood. Farm structures are also not covered against flood damage under these types of policies.

Under certain conditions, farm machinery, equipment, and livestock may be covered against flood damage. Equipment may be covered if you have scheduled farm personal property or blanket-unscheduled farm personal property, and livestock may be covered for drowning under “broad form” coverage. Again, check with your insurance agent or company.

Crop Insurance

Multiple crop insurance provides protection against losses from nearly all natural disasters, including floods. Coverage is available for losses due to being unable to plant crops because of flooding. In general, you have to purchase this kind of insurance in the spring.

Debris removal

Most policies do not cover damage to trees or landscaping, but many policies have debris clean-up allowances. Check your policy and talk with your agent to see if your policy has this coverage.

Tree damage

If a tree falls and damages your home or property – even it falls from a neighbor’s tree or a city tree on a boulevard – you are still responsible for the deductible. There may be some instances where liability on behalf of the tree owner is involved if there was evidence that the tree owner neglected to take proper care of a diseased or dying tree.

Immediately after the storm

In the immediate aftermath of the storm, there are basic steps that you can take to get you on the road to recovery. The first thing you should do is to call your insurance company for the relevant property (homeowners, renters, or auto).

- Make sure that the structure is safe to enter and shut off electricity.
- Before you start to clean up, take pictures or video to document the extent of the damage.
- Avoid throwing anything out right way (with the exception of perishable food) until you meet with you adjuster. They will help determine what can be discarded.
- Make only temporary repairs to prevent further damage to your property.

Filing a claim

Contact you insurance company immediately to report the loss and follow the instructions given to you by claims personnel.

Keep your insurance policy and claim number handy. This will help the claims process go faster.

Take notes. Keep a log of who you spoke to and when; include a summary of the conversation and ask questions if you don't understand the instructions.

Make a home inventory. If you don't already have a home inventory, make a list of as many items as you can remember.

Wait for the company's adjuster to arrive. Do not call anyone to repair or replace your loss without first getting instructions from your company's adjuster. Your insurer's visual inspection of your loss may be necessary before repairs are made. Do not throw away damaged property until your company's adjuster advises you it is all right to do so. If your home is damaged, make only temporary repairs until a claims adjuster looks at the damage.

Working with the Insurance Company Adjuster

A company adjuster will inspect your home to assess the initial damage. Be sure to ask the adjuster for

- Proper identification
- A business card identifying his/her phone number and address
- Information about what you are required to do next
- Information about what the company will be doing next
- It is a good idea to ask if you are expected to get estimates for repairs or if the company will be doing that on your behalf.
- Time estimate of how long the adjuster expects the claim settlement process to last

Additional Living Expenses

If you are unable to stay in your home, the adjuster may issue an advance payment for additional living expenses. Cashing the check will not have any effect on your final insurance settlement. However, you should keep receipts for all additional expenses you incur because your home is uninhabitable.

Working with a public adjuster

You may choose to pay a public adjuster for assistance in documenting losses. Public adjusters can represent you in negotiations with your insurance company's adjuster and typically are paid a percentage of the final insurance settlement. You are not required to work with a public adjuster.

Before you hire an adjuster:

- Check if they are registered with the Department of Commerce or if they have any previous disciplinary action,
- Get a written contract that clearly identifies all fees, and
- Decide if you think the assistance of an adjuster will help you recover enough to offset the fee.

Avoid adjusters who:

- Claim to be from a government agency,
- Insist that their services are mandatory,
- Use high pressure sales tactics, or
- Refuse to provide a written contract.

Avoiding scams and fraud

Scammers will descend upon an affected area and knock on doors offering their services. In the chaos of a disaster, victims might be eager to get back to normal and rebuild. You can protect yourself from being scammed by keeping your guard up and researching the companies you do business with:

- Check for the proper credentials
- Make sure you understand the terms of a contract before signing.
- Get everything in writing
- Get multiple estimates
- Pay by credit card or check and not until the work has been completed
- Never sign blank insurance forms

Insurance Catastrophic Contacts for Homeowners

Contact Information: Minnesota Property Insurers

If your insurance company is not on this list, contact your agent or company directly to start the claim process.

AAA

mn-ia.aaa.com

Allied Insurance

www.alliedinsurance.com

Allstate Insurance Company

www.Allstate.com

American Family

www.amfam.com

American National General Insurance Company

www.anpac.com

Ameriprise Auto & Home Insurance

www14.ameriprise.com

Amica Mutual

www.amica.com

Austin Mutual

www.austinmutual.com

Auto-Owners Insurance

www.auto-owners.com

Century Insurance Group

www.centurysurety.com

Country Financial

www.countryfinancial.com

Employers Mutual Casualty

www.emcins.com

Farm Bureau Financial Services

www.fbfs.com

Farmers Insurance Group

www.farmers.com

Foremost Insurance Group

www.foremost.com

GMRC

www.grinnellmutual.com/

Harleysville

www.harleysvillegroup.com

Hartford Steam Boiler Inspection & Insurance

www.hsb.com

Horace Mann Companies

www.horacemann.com

Integrity

www.integrityinsurance.com

Liberty Mutual

www.libertymutual.com

Met Life

www.metlife.com

Minnesota FAIR Plan

www.mnfairplan.org

National Farmers Union Property & Casualty Co.

www.nfuic.com

Nationwide Insurance

www.nationwide.com

North Star Mutual

www.nstarco.com

Old United Casualty

www.oldunited.com

Progressive

www.progressive.com/homeowners/

RAM Mutual Insurance Company

www.rammutual.com

SECURA

www.secura.net

State Farm

www.statefarm.com

Travelers

www.travelers.com

USAA

www.usaa.com

West Bend Mutual

www.thesilverlining.com

Rebuilding

Using your insurance settlement

You do not have to use your insurance settlement to pay off your mortgage and you should continue making your normal monthly payments. Your mortgage service company will keep your insurance settlement money in escrow and release it to you in installments so you can repair or rebuild your home.

Working with your mortgage servicer

Your mortgage servicer and insurance company will be your partners in rebuilding your home. You should first contact your insurance company. As soon as the insurance process is underway, immediately contact the customer service center or claims center for your mortgage servicer. Most mortgage

service companies now have a packet of information ready with instructions on what to do with your insurance settlement check and how to manage the repair and reconstruction of your home.

If you have a mortgage on your home, the insurance settlement check will likely be written to both you and the holder of your mortgage (a bank or mortgage service company). This is because the lienholder has a right under the Uniform Commercial Code to protect its collateral and to make sure the insurance money is used to actually repair the property (remember, the house is the collateral for the loan).

If your damage was relatively minor and your insurance settlement is less than \$10,000, the mortgage servicer will usually endorse the check and return it to you immediately.

If you sustained major damage or a total loss, the mortgage servicer will normally release one third of your settlement check immediately so you can make a down payment with your contractor. As the construction process continues, the mortgage servicer will typically release another third of the money when the construction is 50% completed and the final third upon completion of the entire project. Because the servicer is responsible to the mortgage holder to return your property to its original value, they may require an inspection of the construction work (which they will pay for) before releasing all of the funds.

if your house is completely destroyed, the mortgage still exists. Most mortgage service companies will work with you to set up a payment plan, provide a grace period for late charges, and help in any way possible.

Contact your mortgage servicer, inform them of your situation, and ask them to explain what assistance they offer. You may be eligible for a grace period if:

You have evidence that your ability to make payments has been affected because your place of employment or ability to work was affected by a disaster.

Your spouse died, is missing, or was injured in the disaster.

Your property has been damaged or destroyed and is within a federally declared disaster area.

During this grace period most mortgage servicers will waive late fees and stop any late payment collection activities. It's important to contact them to find out what assistance you are eligible for and the requirements for repaying any payments missed during the grace period.

Working with a contractor

Check their credentials

Check that they are licensed with the Minnesota Department of Labor and Industry or if they have a history of disciplinary actions. Ask for references, a local phone number and address (not a PO box). Research complaints online and how long they have been in business.

Avoid contractors who use high-pressure sales tactics, require upfront payment, or try to rush you into signing an "estimate" or "authorization" before you have decided to hire them. Be wary of individuals who show up unsolicited at your door, arrive in an unmarked truck or van, or don't have a Minnesota contractor license number.

Department of Labor and Industry licenses residential builders, remodelers, roofers and manufactured home installers. To work in Minnesota, these professionals must be licensed. If you hire an unlicensed contractor, you will not have access to the Contractor's Recovery Fund, which is available to compensate consumers who have suffered losses due to a contractor's fraudulent, deceptive or dishonest practices.

Signing a contract

Before you sign a contract, make sure that you understand what you are signing and read the document carefully. Ask questions if you don't understand the terms.

Make sure the contract include a detailed summary of the work to be done, a description of the materials to be used, a total contract price or how the price will be calculated,

Resolving a problem or complaint

Contact the Department of Labor and Industry's Construction Codes and Licensing's Enforcement Services unit at (651) 284-5069 to discuss your situation with an investigator who may offer suggestions about how to resolve the dispute. If the dispute cannot be resolved, you may submit a written request for a formal investigation.

Contact the Construction Codes and Licensing's Enforcement Services unit at:

Phone: (651) 284-5069

DLI.Contractor@state.mn.us

Contractor's Recovery Fund

The purpose of the Contractor's Recovery Fund is to compensate consumers who have suffered losses due to a licensed contractor's fraudulent, deceptive or dishonest practices, conversion of funds or failure to perform. All licensed contractors are required to pay a fee to the fund.

The total amount that can be paid out against any one licensed contractor is \$75,000. If multiple claims are filed against the same contractor they are divided among the claimants. In that case, you may not be able to recover your entire loss. To better protect yourself, request that your contractor obtain a performance bond for your specific project. A performance bond would provide a specific level of protection for your project.

Improving the efficiency of your home

Furnaces, water heaters, air conditioners and other mechanical equipment may need to be replaced as you repair and rebuild.

Replacing heating and cooling equipment with energy efficient options can reduce utility bills and operating costs in the long term.

Most mechanical equipment and associated supply and vent lines damaged by water will need to be replaced, including furnaces and boilers, water heaters, energy recovery ventilation, and air conditioners. If there is any question whether water has reached a gas or electric appliance, the unit should be checked by a professional. Opinions vary regarding replacement or repair of water-soaked heating systems, but most experts recommend replacement.

Furnace ducts may appear undamaged, but moisture may have collected in low spots, leading to potential problems with mold. Horizontal sections should be opened and thoroughly dried. Proper sealing at all joints should be part of reassembly.

Look for ENERGY STAR® label when purchasing replacement equipment

Efficiency should be one of the top factors to consider when replacing energy-related equipment. Always look for the ENERGY STAR® label (the government-backed symbol for energy efficiency) and check out the ENERGY STAR website (www.energystar.gov) for comparisons between different models. Investing in efficiency will result in lower lifetime costs and will reduce carbon emissions.

Minimum efficiency suggestions include:

- **Furnace:** Annual fuel utilization efficiency (AFUE) rating of at least 90 percent; additional savings with variable speed fan motors.
- **Boiler:** AFUE of at least 85 percent.
- **Air conditioner:** Seasonal energy efficiency ratio (SEER) of at least 14.
- **Water heater:** Energy factor (EF) of at least 0.67.
- **Other:** Many appliances and mechanical equipment commonly found in basements—including heat recovery ventilators, dehumidifiers, clothes washers, and chest freezers—have energy-related ratings that should be carefully compared before making purchases.

Incentives for replacement equipment

Many utility companies offer rebates when purchasing high efficiency equipment. Tax credits and other incentives may exist for energy-saving products and renewable energy systems. For instance, Commerce administers the [Made in Minnesota Solar Incentive Program](#) for new solar electric and solar thermal systems. Go to the Database of State Incentives for Renewables & Efficiency at www.dsireusa.org for the latest listing of rebates and incentives in Minnesota.

The U.S. Department of Energy offers a list of resources for residents and businesses that are looking to rebuild after a disaster—[“From Tragedy to Triumph: Resources for Rebuilding Green after Disaster”](#) (pdf).

Resolving a dispute with your insurance company

Review the terms of your insurance coverage. Policies are very specific and should indicate the specific perils covered. Be aware that even if fully insured for all perils, some losses will not be covered, such as:

- Cost of tree and debris removal when structures are unharmed.
- Undamaged property, siding or shingles
- Damage to property not involving structures

If there is a disagreement about the claim settlement, ask the company for the specific language in the policy that is in question.

Do you and the insurance company interpret your policy differently? Ask for a written explanation detailing the reason for the denial and the specific policy language under which the claim is being denied.

Contact the Company or Agent directly

If you disagree with your insurance company about a claim or have a question relating to a coverage issue, contact the company first.

- Speak with a management representative to try to find a solution.
- Explain the problem in a calm, courteous manner.
- Provide dates, amounts, and copies of supporting documents.
- If you still do not agree with the company’s position, ask them to provide a written response.

- Ask them to list the specific rules or language in the policy that allow them to deny or exclude coverage.

Try to resolve the dispute first by speaking with the insurance agent if you feel the agent:

- Misrepresented what your policy covers.
- Made false statements to influence your decision about coverage.
- Used other fraudulent methods.

If you still do not agree with the agent's position ask your insurance agent or company for:

- A written response.
- Copies of documents you signed when you applied for insurance.
- Other reasons or facts, which might support the agent's actions.
- Send a letter and documents to the claims executive at the insurance company's headquarters. (The address is usually found on the first page of the policy.)
- Ask the company for a second inspection by a different adjuster.

Don't Rush into a Settlement. If the first offer made by an insurance company does not meet your expectations, be prepared to negotiate to get a fair settlement. Seek professional advice if you have any questions regarding the fairness of your settlement.

Ask for an appraisal. Most policies have a clause that allows you to ask for an appraisal of the loss. You will be able to select an appraiser, the insurance company will select one, and a third will be mutually agreed upon. Together they will appraise the loss and decide on a value. Check your policy for details on this procedure.

How the Minnesota Department of Commerce can help

If you cannot resolve the dispute to your satisfaction, you can contact Commerce's Consumer Services Center to ask questions or file a complaint.

The Consumer Services Centers attempts to resolve disputes between consumers and the insurance industry informally. In the Twin Cities metro area call (651) 539-1600 or statewide toll free at 800-657-3602.

Handling your finances

As you start the recovery phase, your focus may shift towards new financial realities. At this point, it can be beneficial to organize your finances and explore assistance opportunities.

Compiling financial records

Records of your finances will be necessary for your short and long-term planning. They will give an organized view of your financial picture and may also be required when you apply for assistance in the form of both grants and loans.

Replacing documents? Start here:

Your insurance company or agent

Financial institutions

Internal Revenue Service and
Minnesota Department of Revenue

Credit bureaus

- Visit annualcreditreport.com – the only website where you can request free credit reports

Insurance premium payments

Some insurance companies have instituted a deferred payment plan to provide disaster victims some flexibility for their immediate financial obligations

Check with your insurance agent or company to find out if they can offer premium payment deferrals or accelerated claims payment.

Mortgage Payments

Check with your mortgage lender to see if the terms of your mortgage include what is called a “forbearance” provision that suspends or reduces payment obligations in the event of such disasters.

These may include:

- Temporary suspension of payments
- Longer period of reduced payments
- Loan restructuring to create a longer payback period

Other Loan Payments

Some financial institutions may offer lower payment plans to customers who qualify for U.S. Small Business Administration loans, disaster housing grants, or other grant/loan programs. Contact FEMA or the Small Business Administration about disaster loans.

Check the Minnesota Fix-Up Fund and Energy Saver Rebate Programs for low cost loans for needed improvements. To identify participating Fix-Up Fund lenders, call the Department of Commerce Energy Information Center at 651-539-1886 or 1-800-657-3710 (Greater Minnesota only) or you can email energy.info@state.mn.us.

Contact local financial institutions that are Minnesota Housing Finance Agency lenders for:

- Direct loans
- Modification of existing credit terms
- Assistance in accessing federal low-cost loans

Organizing your financial information

To get a full picture of your finances, you will need to find out what you owe.

1. **Make a list of your creditors and lenders** (Think about outstanding credit card debt or loans) and contact them explaining your situation. Creditors might be aware of your situation and have a procedure in place.
2. **Get the balance due for each account.** Ask about flexible payment arrangements or the settlement availability. Creditors and lenders will most likely be willing to work out an arrangement with you that will result in repayment that is possible within your financial picture.
3. **List all the amounts owed.** Know what outstanding debts you have and money available from grants or low-grant loans and insurance claims will give you a clearer picture of your financial situation.

- 4. Settle accounts.** If possible, or attempt to work out a payment plan with each creditor.

Credit Counseling services:

A disaster may create burdensome debt, so you might be interested in working with a professional to resolve outstanding payments.

Check with the Minnesota Department of Commerce to see if a credit service organization is registered or if a debt management company is licensed at mn.gov/commerce (scroll to the bottom of the page and select “License Lookup.”) Also check if the counseling agency is a member of a major association, such as the National Foundation for Credit Counseling or the Association of Independent Consumer Credit Counseling Agencies.

Reputable agencies offer free face-to-face counseling sessions to discuss your spending habits, arrange a budget, and help you handle your personal finances. Avoid services offered over the phone or online.

Promises of quick debt reduction or debt settlement plans with high up-front fees (in the hundreds or thousands of dollars) should be a red flag to consumers.

Getting assistance

Other government resources

Federal Emergency Management Agency (FEMA) Disaster Assistance	1800-621-FEMA (1-800-621-3362)
The Minnesota Energy Assistance Program, administered by the Minnesota Department of Commerce may offer energy utility bill assistance or furnace replacement or repair. Eligibility for the Minnesota Energy Assistance Programs is based on income. For example, a household of four with an annual income of \$46,056 or less would be eligible.	800-657-3710, MN only
County Emergency Managers: list of counties at	https://dps.mn.gov/divisions/hsem/contact/Pages/county-emergency-managers.aspx
US Small Business Administration: low interest loans to homeowners, renters, businesses & organizations in a declared disaster	Minnesota District Office: 330 Second Avenue South Suite 430, Minneapolis MN Phone: 612-370-2324

In addition, you can look to these community-based resources for information

The University of Minnesota Extension AnswerLine: for information on food safety, mold clean-up, and guidance on post-disaster financial decisions.	1-800-854-1678 mailto:mmfan.mda@state.mn.us
Minnesota Farmer Assistance Network: MFAN provides business and financial guidance at no cost to Minnesota farmers and farm families facing economic hardship.	1-877-898-MFAN (6326) 651-201-6326 (local)
Lutheran Social Services Disaster Response: Lutheran Social Services can help with long-term disaster case management, volunteer coordination, rebuild assistance, mental health supports, financial counseling	1-800-582-5260
Mortgage Default Information and Counseling	888-234-4935, toll free

National Flood Insurance Program	1-888-379-9531 floodsmart.gov
Disaster Distress Helpline: Substance Abuse and Mental Health Services Administration: provides information, support and counseling	1-800-985-5990 or text TalkWithUs to 66746.
Ready.gov: Prepare. Plan. Stay Informed	http://www.ready.gov/
National Disaster Legal Aid: for low/moderate income individuals	http://www.disasterlegalaid.org/

Commercial insurance

Are you prepared?

Is your business ready for disaster?

- Do you have an emergency response plan for employees and customers?
- Do you have copies of important papers and information stored off site?
- Does the information include: receipts, photos, insurance policies, contact details for your agent or company, employee roster, etc.? These documents will assist you when you file a claim later.

Minimize your insurance risks by:

- Installing fire and security alarms.
- Planning and training employees for emergencies on the premises, such as fires and evacuations.
- Having employees keep wallets and other personal items in a secure place. Keeping the business' cash and other valuables in a safe.
- Keeping office space in good physical condition.

Review your insurance needs and your current policies.

- Are your policies up-to-date with your insurance coverage needs and are the limits for each coverage type at a level that protects your investment?

Filing a claim

- **Contact your insurance company immediately** to report the loss and follow the instructions given to you by claims personnel.

- **Get organized.** Get a complete copy of your insurance policy or contract and find your previous business tax filings. Many commercial business policies have income loss protections and your filing may help you to identify lost property. Collect any records that can prove the value of damaged equipment. If you have business interruption insurance, you will need to prove income to determine the amount of business lost.
- **Photograph damage** when it is safe to do so. Don't dispose of any items until after the insurance adjuster has visited the property.
- **Make temporary repairs.** Only make repairs to further prevent damage to your property and if it is safe to do so.
- **Keep a log of expenses incurred and contacts made with the insurer.** This will be helpful if there is a dispute regarding your claim payment.