



City and Borough of Juneau
Risk Management
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The aftermath of a disaster can be overwhelming. As you navigate through the recovery phase, there are a few things to keep in mind. Below is a checklist that may be useful through your recovery phase, and please remember, the sooner you are able to do any of the following, the more it will help you.

The Governor's Office has declared this event a state disaster, making various assistance programs available to affected property owners. CBJ will release more information on what these programs offer as they become available. For the most up to date news and PSAs, check CBJ's newsroom website at juneau.org/newsroom.

- **Have you called your homeowners insurance company to file a claim?**

Your insurer is a great resource in guiding you through your recovery phase. They will also help determine the "do's" and "do not's" as you work through and understand your policy, determine damages, and repair damage. They will also help you understand what is and what isn't covered under your homeowners insurance policy.

Your insurance agent will also help you understand what your deductible is, and your policy limits as they apply to this incident.

Get a copy of your insurance policy. It may be handy to have when determining coverage as you process the full extent of damages.

Insurance policies have a "duties after loss" clause. Be sure to check with your insurance agent, and your policy to see what duties are required of you by your insurance company.

- **Save and document everything.**

Save all your receipts. Create lists of lost or damaged items. Take lots of pictures and video of damages. As you transition into your new "normal", it will be beneficial for you to have all of this documentation from the beginning. Keeping a daily diary or log of what is happening can be useful later on with your insurer. *NOTE: it is best if you can provide both before and after pictures of damages and repairs.*

- **Is your home uninhabitable?**

Get in contact with your insurance agent to talk about additional living expenses you have incurred due to this incident.



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- **Is there an excess of debris needing to be removed from your home?**
Many homeowner's insurance policies have a debris removal clause. Check with your insurance agent about these costs and potential reimbursements.

- **Do you currently pay a mortgage?**
Contact your mortgage company to talk about your living situation. Your loan officer and/or bank may be able to provide mortgage forbearance assistance, or help with other mortgage deferral programs. Be sure to ask for all of the options available to you.

Some home loans are government backed/or sponsored. There may be additional options available to you. Be sure to ask your loan officer what type of loan you have, and if there is additional help based on your loan type.

- **Do you rent/own a condo?**
Get a copy of your HOA bylaws to determine what your association covers, and what yours and the association's responsibilities are.

- **Contact your utilities company if your home is uninhabitable.**
If you are not able to live in your residence, make sure to call your utilities provider to talk about options for unused services.

- **Did your boat or vehicle suffer damages?**
Contact you insurance provider for your auto and/or boat insurance to file a claim. There may be insurance coverage available. Your insurance agent will be able to answer many of your questions, talk to you about deductibles and limits.

Get a copy of your auto/boat insurance policy for reference.

- **Do you have a fuel tank that has been compromised?**
Some insurance policies have coverage for clean-up related costs. Check with your insurance agent and refer to your homeowner's insurance policy.