



**ASSOCIATES**  
OF GLENS FALLS  
**INSURANCE**  
'Round the Clock Coverage

## ***Water, Fire, Smoke.....***

### **What Do I Do When There is Damage to My Property?**

#### **BEFORE A LOSS:**

- ✓ **Check and test fire, smoke and carbon monoxide alarms**
- ✓ **Have an evacuation plan with practice drills**
- ✓ **Inventory all contents by room and take photos of any valuables**
- ✓ **Keep inventory with photos – keep in a fire proof safe/container**
- ✓ **Review your insurance coverage with your agent**

#### **AFTER A LOSS:**

##### **DO:**

- ✓ **Stay Calm**
- ✓ **Secure the safety of all occupants**
- ✓ **Call 911 for Emergency – Fire/Police/Ambulance**
- ✓ **Call your Insurance Agent/Company on the next business day or ASAP if it's an emergency**
- ✓ **Take photos of damages and don't remove any items until insurance adjuster inspects**
- ✓ **Save all receipts and expenses incurred for alternate lodging, if necessary**

##### **DON'T:**

- ✓ **Put yourself or any other occupants in danger**
- ✓ **Try to save or retrieve personal possessions**
- ✓ **Remove or throw away damaged property**