



LOSS CONTROL BULLETIN

Disaster Recovery Resources Declared Disasters, Federal Emergency Management Agency (FEMA) and Community Resources

*We Take A Personal
Interest - Protecting
What You Value Most®*

For more information or
to locate an agent near
you call 1 (877) 840-4400
or visit www.anpac.com

Immediately after significant weather events, we are proud to be one of your first contacts; whether you are impacted by a tornado, hurricane, or winter storm. At American National, we consider it a sign of the trust in our Multiple Line Exclusive agents and company that our policyholders contact us as soon as everyone is safe and authorities have been contacted. That being said, we also consider it our “first responder” responsibility to help you understand the abundance of resources that will ultimately help you begin rebuilding your life and your home.

With severe natural disasters, the extent of damage can vary greatly. Some of our policyholders have indicated they were reluctant to immediately report their claim following a storm because their damage is not as severe as others in the community. These policyholders are patient because they want to make sure policyholders more severely affected received help first.

However, when you experience a loss, regardless of the extent of damage, we encourage you to contact us as soon as possible. We are here to help you. In the event of a disaster, you could be eligible for federal assistance. Failure to immediately file a claim with us could also affect your eligibility for assistance from the Federal Emergency Management Agency (FEMA) Individual and Household Program.¹

American National, its affiliates and employees assume no liability in connection with the information or the safety suggestions provided. These recommendations are general in nature. Unique circumstances may not require implementation of some or all of the safety suggestions. There may be additional available safety procedures that are not referenced in this handout.

Personal and commercial lines insurance is issued by American National Property And Casualty Company (ANPAC®), Springfield, Missouri, its subsidiaries or affiliates, including American National General Insurance Company, Pacific Property And Casualty Company (California), American National Lloyds Insurance Company (Texas), American National County Mutual Insurance Company (served by ANPAC-Texas), and ANPAC Louisiana Insurance Company (Louisiana). American National Property And Casualty Company is a subsidiary of American National Insurance Company, Galveston, Texas.

www.anpac.com

1-877-840-4400

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FAMILY OF COMPANIES

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Are You in a Disaster Area?

In addition to the policy coverages available to policyholders, there are many other resources which may be available to assist with unmet needs in the event of a Disaster Declaration. For example, in the event of a Presidential disaster declaration, FEMA may provide financial assistance. If necessary, FEMA can also direct services to eligible individuals and households who have necessary expenses and serious needs and are unable to meet such expenses or needs through other means.²

Review of FEMA information indicates disaster assistance may be available to assist with the following needs:

- Disaster-related medical and dental costs.
- Disaster-related funeral and burial cost.
- Clothing; household items (room furnishings, appliances); tools (specialized or protective clothing and equipment) required for your job; necessary educational materials (computers, school books, supplies).
- Fuels for primary heat source (heating oil, gas).
- Clean-up items (wet/dry vacuum, dehumidifier).
- Disaster damaged vehicle.
- Moving and storage expenses related to the disaster (moving and storing property to avoid additional disaster damage while disaster-related repairs are being made to the home).
- Other necessary expenses or serious needs as determined by FEMA.
- Other expenses that are authorized by law.

OTHER Federal Government Resources

FEMA also has information regarding:

- services for the elderly directly affected by a declared disaster
- agricultural aid
- assistance from financial institutions
- business loan programs through the Small Business Administration
- consumer services
- crisis counseling
- disaster unemployment assistance
- emergency assistance
- financial counseling
- hazard mitigation
- home and personal property loan program
- insurance
- legal services
- social security
- federal tax assistance
- veterans benefits

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Community and Nonprofit Resources

After a disaster your community may also offer valuable resources such as temporary shelter, clothing or food available. Organizations such as the American Red Cross, United Way, and national or local charitable organizations will generally also offer resources to those impacted by disaster.

Disaster Contacts

Resource	Contact Information
ANPAC and/or its affiliates	(800) 333-2860 Anpac.com or with mobile device at anpac.com/mobile
FEMA Online Registration (In event of Presidential disaster designation)	(800) 745-0243 www.fema.gov
American Red Cross	www.redcross.org
Salvation Army	www.salvationarmyusa.org
United Way	www.liveunited.org

Help in Your Time of Need

Please visit us at anpac.com/safety to view our Disaster Information Series with information to assist you before disaster strikes. Whether it be tornado, earthquake, hurricane, freezing weather or wildfires, precautions before a loss will help you be better prepared in the event of a loss.



No one wants to think about suffering a loss. In the unfortunate event you do have a loss, our **ANPAC Five Star Claim ServiceSM** is designed to provide assurance and confidence to our policyholders throughout the claims process.

24-Hour Claims Hotline 1-800-333-2860

¹ Help After a Disaster: Applicant's Guide to the Individuals & Households Program, FEMA 545/July 2008, last seen at http://www.fema.gov/pdf/assistance/process/help_after_disaster_english.pdf.

² http://www.fema.gov/pdf/assistance/process/help_after_disaster_english.pdf