Fairmont Farmers Mutual
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FAIRMONT FARMERS MUTUAL
insurance co.

A GRINNELL MUTUAL MEMBER®

What to do after a damaging storm

The moments after a storm or natural disaster can feel overwhelming.

Cleanup and recovery begin after everyone is accounted for and safe from immediate threat (including pets). Storm victims should never feel pressured to make a hasty decision or choose an unknown contractor. Make temporary repairs if necessary so you can take the time to choose a trustworthy contractor.

ASSESS THE DAMAGE

- **Assess the damage and take pictures.**
- **Contact your insurance company immediately.** Inquire about policy coverage and specific filing requirements. This gets the ball rolling on the claim process.
- **Document the damage to your property (and autos)**. Take pictures and if possible, video evidence.
- **Do not make any permanent repairs until you get approval from your insurance company.** Your insurer might not fully reimburse you for permanent repairs without authorization.

CLEAN AND MAKE TEMPORARY REPAIRS

- **Make minor repairs that will limit further damage to the home.** If you must make temporary repairs to protect your home from the elements, save all your receipts.
- **Wear protective clothing.** Long pants, a long-sleeved shirt, and sturdy shoes. Be cautious!
- **Be on the lookout for** price gouging**.** Report instances to your local BBB and Attorney General's office.

HIRE A CONTRACTOR

- **Get references.** Get referrals from friends and relatives and check BBB.org for ratings and reviews on contractors in the area.
- **Do your research.** Local and national companies may both do a fine job with your storm damage repair needs, but if you choose to do business with someone not local, be sure to understand who will be taking care of any service needs that may arise after the completion of the project.
- **Learn about** storm chasers**.** Storm chasers are businesses that follow storms hoping for a quick buck. Research anyone who offers you unsolicited assistance carefully.
- **Ask about preventive features and installations.** Check with your contractor about adding tornado-resistant features to help protect against future damage during the repair process.

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The Damaging Storm

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KNOW WHAT YOU SIGN

- **Read and understand anything you are asked to sign.** Avoid signing an "estimate" or "authorization" form before hiring a particular contractor.
- **Get a written contract agreement with anyone you hire.** It should specify the work, the materials used, and the price breakdown for both labor and materials.
  - Any oral promises should be written into the contract, including warranties on materials or labor.
  - Make sure you know the terms and conditions if you cancel a contract.
  - Understand the terms and conditions and get copies of warranties and guarantees.
  - A contractor should be responsible for obtaining all necessary permits, not you.

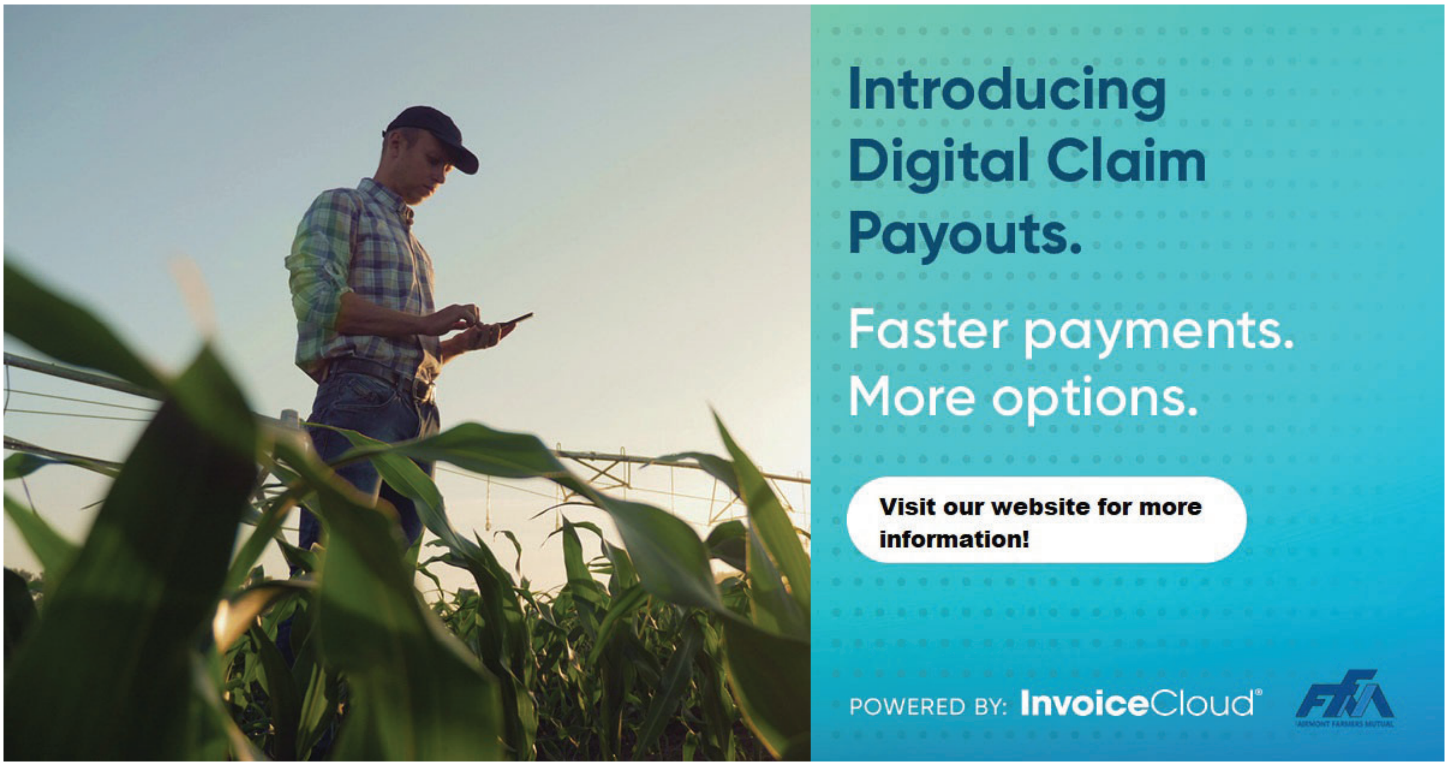
REVIEW CONTRACTS, DEPOSITS, AND PAYMENTS

- **Make sure the contract is specific.** Be sure the contract specifies the schedule for releasing payments to the contractor. Ask for a start and end date for the work to be done.
- **Never pay in full in advance.** Do not pay with cash.
  - Don't make a final payment or sign a completion agreement until all work is done satisfactorily.

Source: bbb.com

Faster Claim Payout Now Available

Fairmont Farmers Mutual has teamed up with Invoice Cloud to bring you digital claim payout! Now you can go through simple step-by-step process to receive your claim payment by either a virtual preloaded card or have the funds deposited directly into your bank account or on to a debit card. A tutorial is available on our website at: https://www.fairmontfarmersmutual.net/index.php/claims. The adjuster handling your claim will go over this option with you.



We're HIRING!

Loss Control Survey Specialist/Property Claims Adjuster

(Territory- SW Minnesota)

Are you seeking a career where you can help someone start to put the pieces back together after a loss? Are you looking for a career with independence and meaning in an ever-changing and innovative work environment, where your input is valued? As a Field Underwriter/Property Claims Adjuster, your responsibilities will include inspecting homes and farms, as well as investigating and negotiating claims in a customer-focused culture.

Benefits Include:

- · Competitive starting hourly rate
- · Group Health Insurance – HSA Compliant
- · 401k – 3% Employer Match
- · Paid Vacation & Sick Days

Please send your resume to hr@fairmontfarmersmutual.net or call Ben Jacobs at 507-235-9476 for more information.

Do You Have Unclaimed Property?

Did you know there are billions of dollars in unclaimed property in America? Fairmont Farmers Mutual has almost $268,000 in uncashed checks that have been issued to our insureds.

When a check has not been cashed within three months, Fairmont Farmers Mutual will mail a letter to the insured notifying them of the outstanding check and request information be completed and returned to us. A follow-up letter will be sent if we have not received the completed form within 30 days.

If you have received one of these letters, you have a few options. Please either complete the form and return as soon as possible, cash the check, or call us with any questions or concerns you may have. If there has not been communication from the insured after 3 years from date of check issuance, the funds will be sent to the Department of Commerce per state statute. The individual will then need to contact their state to claim these funds. If you think you may have unclaimed property, visit www.missingmoney.com to conduct a search and file a claim.

Fairmont Farmers Mutual's office will be closed to observe the following holidays:

Memorial Day – May 27th
Independence Day – July 4th
Labor Day – September 2nd

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We care about what you care about. Because your community is our community — and has been since 1889. **Trust in Tomorrow.®**