



Kentucky Department of Agriculture Recommendations for reporting agricultural loss

As Kentucky begins to clean up from July's deadly and devastating weather events, our hearts and prayers go out to those affected by the tragedies inflicted on homes, farms, and families. Actions can be taken now to mitigate issues for the future and protect your property and your livelihood while you wait for help.

- Report any damage to your property to your insurance company now. Don't wait for an inspection to report the damage. With the high number of claims from this storm, an inspection can take weeks. Documenting your damage now and reporting it quickly reduce your claim process.
- Document. Document. Document. Take pictures and videos to document damage, especially water damage that may change before an inspection can take place. Before disposing of any damaged personal property, ruined food, or agricultural products due to lack of power or other causes, take photos to document it.
- Take photos of damaged agricultural equipment or structural issues with agricultural buildings. Document loss of livestock due to the storm.
- To prevent further damage to your home or create a safe space for your livestock, make necessary temporary repairs.
- Retain receipts for any repairs you make to your property or replacement items you have to purchase to maintain your home and livelihood.
- Find a contractor you trust to give you an estimate for damages. With the amount of claims processed during large-scale weather events, insurance companies may rely on your photos, descriptions, videos, and estimates without doing an inspection.
- Beware of storm-repair scams. Use local, licensed, bonded, and insured contractors. Check references, get agreements in writing, and don't pay in advance.
- Present your claims for damages in writing, explaining what you need, when you need it and why you're entitled to it.
- The University of Kentucky's College of agriculture, Food, and Environment has developed a [Kentucky Flood Resources page](#).