

The First 24: What to Do After Disaster Strikes Your Home

A simple step-by-step guide to protect your home, your health, and your peace of mind.

When Every Moment Counts

When disaster hits — water, fire, storm, or mold — the first few hours matter most. What you do (and don't do) in the first 24 hours can prevent further damage, protect your health, and make your insurance claim go smoothly.

This quick checklist will help you take the right steps right away — safely, calmly, and with confidence. You're not alone in this journey, and taking action now will set you up for a smoother recovery ahead.



Why 24 Hours?

Within the first day, water damage can lead to mold growth, structural issues worsen, and insurance documentation becomes critical. Quick action protects both your property and your claim.

The First 24: Disaster Response Checklist

01

Protect Yourself and Your Family

Safety comes before everything else

02

Call for Professional Help

Stop damage from spreading immediately

03

Document Everything

Capture evidence for your insurance claim

04

Prevent Further Damage

Take safe emergency measures if possible

05

Coordinate with Insurance

Start your claim the right way

06

Begin Safe Cleanup

Let professionals handle hazardous materials

07

Take Care of Yourself

Recovery is a journey, not a sprint

Each step builds on the last, creating a clear path from crisis to recovery. Follow this sequence to protect what matters most: your safety, your home, and your peace of mind.

Step 1: Protect Yourself and Your Family

Ensure Everyone Is Safe

Make sure all family members and pets are accounted for and out of immediate danger. Your safety is the absolute first priority.

Avoid Electrical Hazards

Stay away from standing water near electrical outlets, appliances, or damaged wiring. Water and electricity create deadly risks.

Don't Enter Unsafe Areas

Keep clear of rooms with structural damage, collapsed ceilings, or heavy debris. Wait for professional assessment before entering.

Address Air Quality Concerns

If you smell smoke, chemicals, or strong odors, leave immediately. Ventilate the area only once it's confirmed safe to return.

Remember: Property can be repaired or replaced. Your health and safety cannot. When in doubt, stay out and call professionals.

Step 2: Call for Professional Help — Immediately

Why Speed Matters

The clock starts ticking the moment disaster strikes. Every hour of delay increases the risk of:

- Mold growth in damp areas
- Structural weakening from water saturation
- Smoke and soot setting permanently into surfaces
- Insurance complications from inadequate documentation

Don't wait for morning. Restoration professionals are available 24/7 for exactly these emergencies.

Your Action Items

- Contact **Full Recovery Restoration (24/7)** to stop damage and begin professional cleanup
- Notify your insurance provider to officially start your claim process
- Write down all claim numbers and reference codes you receive
- Avoid calling multiple contractors — let your restoration company coordinate everything

Pro Tip

Call your restoration company *before* contacting contractors. They'll help coordinate cleanup, documentation, and repairs the right way — saving you time, stress, and potential insurance headaches.

Step 3: Document Everything

1

Photograph All Damage

Take clear photos and videos of every affected area before any cleanup begins. Capture multiple angles of each room.

2

Include All Surfaces

Don't forget ceilings, floors, walls, and personal belongings. Even minor damage should be recorded for your claim.

3

Create a Written Record

Note what happened, when it happened, and the suspected cause. Include specific dates and times whenever possible.

4

Save All Receipts

Keep receipts for emergency purchases like fans, tarps, or temporary lodging. Many are reimbursable through insurance.

Documentation Checklist

Visual Evidence

- Photos from every angle
- Video walkthroughs of damage
- Close-ups of specific problem areas
- Time-stamped images if possible

Written Records

- Incident timeline and description
- List of damaged items and values
- Communication logs with insurers
- All receipts and invoices

Why this matters: Thorough documentation is your strongest tool for a successful insurance claim. The more evidence you have, the smoother your claim process will be.

Step 4: Prevent Further Damage (If It's Safe to Do So)

Once everyone is safe and help is on the way, you may be able to take some basic steps to minimize ongoing damage. Only do this if conditions are safe and you feel comfortable proceeding.

Control Water Sources

Turn off the main water valve if pipes are leaking or have burst. This prevents additional flooding and water damage.

Protect Openings

Cover roof openings, broken windows, or damaged areas with plastic sheeting or tarps to prevent weather exposure.

Move Valuables

Relocate undamaged belongings, documents, and valuables away from affected areas if you can do so safely.

Don't Clean Yet

Avoid cleaning or discarding damaged items until documentation is complete and your insurance adjuster has assessed everything.

Important: Your insurance policy may require you to take reasonable steps to prevent further damage.

However, never put yourself at risk. When in doubt, wait for professionals to arrive.

Step 5: Coordinate with Insurance the Smart Way



Working with Your Insurance Company

What to Know

- Coverage limits and deductibles
- Required documentation formats
- Timeline for claim processing
- Your responsibilities during cleanup
- What's covered vs. what's not



Insider Tip

Restoration companies like Full Recovery have dedicated insurance liaisons who speak the adjuster's language. They can help maximize your claim and reduce your out-of-pocket costs.

Insurance claims can feel overwhelming, but you don't have to navigate them alone. Professional restoration teams handle these situations daily and know exactly how to advocate for you.

Step 6: Begin Safe Cleanup and Restoration

Professional restoration isn't just about cleaning up — it's about ensuring your home is truly safe, dry, and healthy again. This step requires expertise, specialized equipment, and careful attention to hidden dangers.

1

Never Handle Hazards Yourself

Do not attempt to clean mold, soot, sewage, or contaminated water. These materials require professional-grade safety equipment and specialized training.

2

Professional Testing and Drying

Certified technicians will test moisture levels, set up industrial drying equipment, and monitor conditions until your home is completely dry.

3

Complete Sanitization

Proper sanitization goes far beyond surface cleaning. Professionals eliminate bacteria, odors, and contaminants you can't see.

4

Confirm Safety Before Returning

Don't move back in until your property has been cleared as safe for occupancy. Request a post-restoration walkthrough to verify completion.

What Professional Restoration Includes

Water Extraction & Drying	Industrial pumps, dehumidifiers, and air movers remove moisture from structures and materials
Mold Remediation	Containment, removal, and treatment of mold colonies with EPA-approved methods
Structural Repairs	Rebuilding damaged walls, floors, ceilings, and support structures to code standards
Odor Removal	Advanced techniques like thermal fogging and ozone treatment eliminate persistent smells
Final Testing	Air quality tests, moisture readings, and safety inspections before you return home

Step 7: Take Care of Yourself and Your Family

Remember to Breathe

Disaster recovery isn't just about fixing your home — it's about healing emotionally too. The stress of property damage, insurance claims, and temporary displacement takes a real toll.

It's okay to not be okay right now. Give yourself permission to feel overwhelmed, frustrated, or exhausted. These are normal reactions to an abnormal situation.

- Rest when you can
- Eat regular meals
- Take deep breaths
- Ask for help when you need it



Be Kind to Yourself

Recovery is a marathon, not a sprint. Take it one day at a time.



Lean on Your Support System

Friends, family, and professionals are here to help you through this.



Stay Connected

Your restoration team will update you at every step of the journey.

You're Not Alone

Thousands of families go through home disasters every year, and they come out stronger on the other side. With the right support, clear guidance, and professional help, you will too.

Full Recovery Restoration is with you every step of the way.

Your home will be restored. Your life will return to normal. And you'll get through this — one step at a time.