Ram Restoration
Everything under one roof

FREE DOWNLOAD

EMERGENCY PREPAREDNESS KIT

When Disaster Strikes, the First 24 Hours Matter.

YOUR KIT INCLUDES:

01 Water Damage Checklist
02 Fire Recovery Checklist
03 Storm Damage Checklist
04 Insurance Claim Worksheet
05 Emergency Contacts Sheet
06 Home Inventory Template

937-885-0088
www.ramrestorationusa.com | Available 24/7
IICRC® Certified • FEMA Trained • Serving Dayton & The Miami Valley

The first hour after water damage matters more than any other. Work through this list in order. Do not skip documentation steps — your insurance claim depends on them.

STEP 1 — SAFETY FIRST

- [ ] Make sure everyone in the home is safe and accounted for
- [ ] Don't enter rooms where electrical outlets, panels, or appliances are submerged
- [ ] Turn off electricity to affected areas at the breaker if you can safely reach it
- [ ] Watch for slippery floors — water on hard surfaces causes falls

STEP 2 — STOP THE SOURCE

- [ ] Locate and shut off the main water supply valve (know where this is before you need it)
- [ ] If source is an appliance (washer, water heater, dishwasher), shut off its individual valve
- [ ] If source is unknown or you can't reach the valve, call a plumber immediately
- [ ] If flooding is from outside (storm, groundwater), don't fight it — focus on protection

STEP 3 — DOCUMENT BEFORE YOU TOUCH ANYTHING

- [ ] Photograph every affected room before moving anything — wide shots first, then close-ups
- [ ] Photograph the source of the damage
- [ ] Photograph all wet walls, floors, ceilings, and contents
- [ ] Open wet cabinets and closets — photograph those too
- [ ] Note the date and time the damage was discovered (your phone timestamps photos automatically)
- [ ] Do NOT delete photos — save them in a folder labeled with the date

STEP 4 — PROTECT YOUR PROPERTY

- [ ] Move furniture, rugs, and belongings off wet floors
- [ ] Place aluminum foil or wood blocks under furniture legs on wet carpet
- [ ] Move electronics, documents, photos, and valuables to a dry area
- [ ] Remove wet area rugs from hardwood floors immediately (they cause staining)
- [ ] Open interior doors and cabinets to allow air to circulate

- [ ] Do NOT use a standard household vacuum to remove water — use a wet/dry vac only

STEP 5 — CONTACT YOUR INSURANCE

- [ ] Call your homeowners insurance company to report the claim
- [ ] Ask for a claim number and adjuster contact information
- [ ] Ask what documentation they require and what their timeline expectations are
- [ ] Do NOT discard any damaged materials until the adjuster has assessed them
- [ ] Write the claim number here: ____

STEP 6 — CALL RAM RESTORATION

- [ ] Call Ram Restoration 24/7: 937-885-0088
- [ ] Ram will assess the water category (clean, gray, or black water) before advising further
- [ ] Ram will set up professional drying equipment — do not set up fans before this assessment
- [ ] Ram works directly with your insurance adjuster and documents everything

■ DO NOT DO THESE THINGS

• Don't run fans or AC if the water source may be contaminated — fans spread particles
• Don't use a regular vacuum on standing water
• Don't enter rooms with standing water if electrical equipment is nearby
• Don't throw away damaged materials before your adjuster documents them
• Don't assume it's dry because it feels dry — hidden moisture causes mold

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FIRE RECOVERY CHECKLIST

The First 24 Hours

After a fire, your first priority is safety — not salvage. Most fire injuries happen during re-entry. Follow these steps before going back inside and before touching anything.

STEP 1 — IMMEDIATE SAFETY

- [ ] Confirm everyone is out of the structure and accounted for
- [ ] Call 911 if you have not already done so
- [ ] Stay well away from the structure until firefighters clear it for re-entry
- [ ] Do not assume a structure is safe based on appearance — fire damages what you can't see
- [ ] Watch for downed power lines near or around the building
- [ ] Account for pets and keep them away from the area

STEP 2 — BEFORE RE-ENTERING

- [ ] Only re-enter when the fire department explicitly clears the structure
- [ ] Wear an N95 mask or respirator — smoke and soot particles are a health hazard
- [ ] Wear gloves before touching anything with soot on it
- [ ] Do not turn utilities back on yourself — have them checked by professionals first
- [ ] Watch for weakened floors, ceilings, and stairways before stepping on them

STEP 3 — DOCUMENT THE DAMAGE

- [ ] Photograph all fire and smoke damage before touching or moving anything
- [ ] Shoot every affected room — walls, ceilings, floors, contents
- [ ] Photograph soot deposits on surfaces, vents, and HVAC registers
- [ ] Photograph structural damage — char marks, burned framing, roof damage
- [ ] Note date and time of discovery on your photos
- [ ] Photograph and inventory all damaged or destroyed items

STEP 4 — PROTECT THE STRUCTURE

- [ ] Board up broken windows and doors to prevent weather and vandalism intrusion
- [ ] Tarp any roof openings if it's safe to do so — or call Ram to handle it

- [ ] Remove water-damaged items from firefighting efforts before mold develops
- [ ] Do not run the HVAC system — smoke particles will spread through ductwork
- [ ] Secure the property against unauthorized entry

STEP 5 — CONTACT YOUR INSURANCE

- [ ] Call your homeowners insurance company immediately to file a claim
- [ ] Ask about additional living expense (ALE) coverage if you're displaced
- [ ] Get a claim number and adjuster name/contact
- [ ] Do NOT authorize any restoration work before notifying your insurance
- [ ] Write the claim number here: ______________________________

STEP 6 — CALL RAM RESTORATION

- [ ] Call Ram Restoration 24/7: 937-885-0088
- [ ] Ram provides emergency board-up and tarping to protect your structure
- [ ] Ram handles full fire and smoke restoration — structure, contents, and odor
- [ ] Ram coordinates directly with your insurance adjuster

■ DO NOT DO THESE THINGS

- Don't enter until fire department clears the structure
- Don't disturb soot by wiping, brushing, or washing — it embeds further and spreads
- Don't turn on the HVAC — smoke particles will distribute through the whole building
- Don't throw away any damaged items before the insurance adjuster documents them
- Don't eat or drink anything that was in the structure during the fire

Storm damage often travels farther than it appears. A compromised roof can allow water to reach walls, ceilings, and lower floors within hours. Move through this list before conditions worsen.

STEP 1 — SAFETY FIRST

- [ ] Do not go outside until the storm has fully passed — wait for the all-clear
- [ ] Avoid downed power lines — assume all downed lines are live
- [ ] Do not touch a downed line or anything in contact with one
- [ ] If a tree or large object has impacted the structure, stay out until assessed
- [ ] Check that everyone in the household is safe and accounted for
- [ ] If there's a gas smell, get everyone out and call the gas company before re-entering

STEP 2 — ASSESS EXTERIOR DAMAGE

- [ ] Walk the exterior perimeter and note visible damage
  Do not climb on the roof yourself
- [ ] Look for missing or lifted shingles, damaged gutters, siding impacts
- [ ] Note any windows, doors, or vents that were breached
- [ ] Check for tree limbs on the roof or against the structure
- [ ] Look for damage to HVAC units, outbuildings, fences, and vehicles
- [ ] Check gutters and downspouts for damage or detachment

STEP 3 — CHECK FOR INTERIOR WATER INTRUSION

- [ ] Check attic space for daylight, wet insulation, or water on the attic floor
- [ ] Check ceilings on the top floor for bubbling paint, sagging drywall, or staining
- [ ] Check around all windows and exterior doors for water infiltration
- [ ] Check basement and crawl space for water entry
- [ ] Look for new staining that was not there before the storm

STEP 4 — DOCUMENT EVERYTHING

- [ ] Photograph all exterior damage before any cleanup or repairs begin

- [ ] Photograph all interior damage — walls, ceilings, floors, and contents
- [ ] Save and photograph detached materials (shingles, siding, gutters) — don't discard them
- [ ] Note the date and time of the storm and when damage was discovered
- [ ] Photograph street conditions and neighboring properties if relevant to the claim

STEP 5 — PROTECT YOUR HOME FROM FURTHER DAMAGE

- [ ] Tarp any roof openings to prevent rain intrusion — or call Ram to do it safely
- [ ] Board up broken windows and doors
- [ ] Move belongings away from areas with active leaking
- [ ] Place buckets under active drips but do not delay calling for professional help
- [ ] Do not attempt roof work yourself — fall risk and structural uncertainty

STEP 6 — CONTACT YOUR INSURANCE

- [ ] Call your homeowners insurance to report storm damage
- [ ] Ask specifically whether your policy covers wind damage, hail, and flooding separately
- [ ] Do not authorize permanent repairs before the adjuster assesses the damage
- [ ] Emergency protective work (tarping, board-up) is typically covered — document it
- [ ] Write the claim number here: ______________________________________

STEP 7 — CALL RAM RESTORATION

- [ ] Call Ram Restoration 24/7: 937-885-0088
- [ ] Ram provides emergency tarping, board-up, and storm damage mitigation
- [ ] Ram Roofing handles full roof repair and replacement — CertainTeed Master Craftsmen
- [ ] Ram coordinates with your adjuster and documents all damage for your claim

■ DO NOT DO THESE THINGS

- Don't go on the roof yourself — structural integrity is unknown after a storm impact
- Don't throw away detached materials (shingles, siding) before the adjuster sees them
- Don't authorize a contractor to begin permanent repairs before your insurer approves
- Don't assume the damage is only where you can see it — water travels through structures

Complete this worksheet before you call your adjuster. The more organized your documentation, the smoother your claim. Fill this out while details are fresh — ideally within the first hour.

INCIDENT INFORMATION

Date of Incident	Time Discovered	Type of Damage

Property Address	City / State / Zip

YOUR INSURANCE INFORMATION

Insurance Company	Policy Number

Agent Name	Agent Phone	Claims Phone (24/7)

Claim Number (once issued)	Adjuster Name	Adjuster Phone

TYPE OF DAMAGE — CHECK ALL THAT APPLY

- ☐ Water damage (pipe burst, appliance, roof leak)
- ☐ Flood damage (exterior water source)
- ☐ Fire damage
- ☐ Smoke / soot damage
- ☐ Storm damage (wind, hail, tree impact)
- ☐ Mold
- ☐ Structural damage
- ☐ Other: ______________________________

AFFECTED AREAS — ROOM BY ROOM

List each affected room and describe the visible damage. Be specific — note walls, ceilings, floors, contents.

Room / Area	Surfaces Affected	Description of Damage

STEPS TAKEN — LOG EVERYTHING (time and action)

Time	Action Taken

EMERGENCY CONTACTS

Fill Out and Keep Somewhere Accessible

Fill this out now and keep a printed copy somewhere accessible — not just on your phone. In an emergency, you may not have access to your device, the internet, or your normal passwords.

RAM RESTORATION — YOUR RESTORATION PARTNER

Ram Restoration	937-885-0088
Available	24 hours a day, 7 days a week
Website	www.ramrestorationusa.com
Services	Water · Fire · Mold · Storm · Roofing · Full Reconstruction

YOUR INSURANCE

Insurance Company	
Policy Number	
Agent Name	
Agent Direct Phone	
24/7 Claims Phone	
Online Claims Portal	

LOCAL EMERGENCY SERVICES

Local Fire Department	
Local Police (Non-Emergency)	
Nearest Hospital / ER	
Poison Control	
Electric Utility Emergency Line	
Gas Utility Emergency Line	
Water / Sewer Utility	
City Emergency Management	

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EMERGENCY CONTACTS

Fill Out and Keep Somewhere Accessible

TRUSTED CONTACTS

Neighbor (Name / Phone)	
Family Member #1 (Name / Phone)	
Family Member #2 (Name / Phone)	
Out-of-State Contact (Name / Phone)	
Property Manager (if applicable)	
Mortgage Company / Lender	

CONTRACTORS & TRADES

Plumber	
Electrician	
HVAC Company	
General Contractor / Handyman	

HOME INVENTORY TEMPLATE

Document Your Belongings Before You Need To

A home inventory is one of the most powerful things you can do to protect your claim. Fill this out room by room and store a copy offsite or in cloud storage. Update it whenever you make significant purchases.

Tip: Walk through your home with your phone and photograph each room from corner to corner, then open every drawer and cabinet. This visual record alone is invaluable to an adjuster.

LIVING ROOM

Item / Description	Brand / Model	Serial #	Purchase Date	Est. Value	Photo Taken

KITCHEN

Item / Description	Brand / Model	Serial #	Purchase Date	Est. Value	Photo Taken

MASTER BEDROOM

Item / Description	Brand / Model	Serial #	Purchase Date	Est. Value	Photo Taken

BEDROOM 2 / GUEST ROOM

Item / Description	Brand / Model	Serial #	Purchase Date	Est. Value	Photo Taken

BATHROOM(S)

Item / Description	Brand / Model	Serial #	Purchase Date	Est. Value	Photo Taken

HOME OFFICE

Item / Description	Brand / Model	Serial #	Purchase Date	Est. Value	Photo Taken

BASEMENT / UTILITY ROOM

Item / Description	Brand / Model	Serial #	Purchase Date	Est. Value	Photo Taken

GARAGE

Item / Description	Brand / Model	Serial #	Purchase Date	Est. Value	Photo Taken

ATTIC / STORAGE

Item / Description	Brand / Model	Serial #	Purchase Date	Est. Value	Photo Taken

OUTDOOR / PATIO

Item / Description	Brand / Model	Serial #	Purchase Date	Est. Value	Photo Taken

OTHER

Item / Description	Brand / Model	Serial #	Purchase Date	Est. Value	Photo Taken

HIGH-VALUE ITEMS — JEWELRY, ART, COLLECTIBLES, ELECTRONICS

High-value items may require separate riders on your insurance policy. List them here and confirm coverage with your agent.

Item Description	Appraised Value	Appraisal Date	Insured Separately?	Photo Taken

Store a copy of this inventory offsite. Options: email it to yourself, save to cloud storage (Google Drive, iCloud, Dropbox), or leave a copy with a trusted family member. An inventory stored only in your home can be destroyed along with everything else.