

TIP

- *After a flood, even if your house seems safe to enter, be cautious.*
- *If you hear hissing or smell gas, leave immediately and call the gas company. Using your home phone or cell phone inside the house could spark an explosion.*
- *Keep power off until an electrician has inspected your system.*
- *If sewer and water lines are damaged, don't use toilets or sinks. Call a plumber. Until told the water supply is safe, boil water for 5 minutes before drinking it or preparing food.*
- *Throw away water-damaged foods, including canned goods.*

What To Do After A Flood

A flood is an overwhelming experience. But taking quick action will put you back in control of your home and your life.

STEPS TO TAKE IMMEDIATELY

STEP 1

Contact Your Agent or Company Representative to Report Your Loss: Have ready—the name of your insurance company, policy number and a phone number and/or e-mail address where you can be reached. All flood insurance policies require you to give prompt written notice of loss. If you get in touch with your agent or company representative directly, they will advise you how to file your notice of loss. Otherwise, you must send a written notice to your insurance company with your policy number.

STEP 2

Separate Your Property: Your policy also requires you to separate damaged property from undamaged property. Don't throw anything away before an adjuster has seen it, unless local law requires you to. In that case, take photos of the property before disposing of it and keep samples for the adjuster to see. (For example, cut out a piece of wall-to-wall carpet.) Do all you can to protect undamaged property. However, prior to signing an agreement/contract with a cleaning, remediation, or maintenance contractor, you should consult with your flood adjuster or flood insurer concerning coverage.

STEP 3

Make a List of Damaged Contents: If you've purchased contents coverage, make a list of damaged property. If you prepared comprehensive lists before the flood, this should be relatively easy. List the quantity of each item, a description, brand name, where purchased, its cost, model and serial number (if appropriate) and your estimate of the loss amount. Attach your bills, receipts, photos and any other documents.

STEP 4

List Areas of Structural Damage: As you look over your property, make a list of any areas of structural damage you want to point out to the insurance adjuster.

HANDLING YOUR CLAIM

WORKING WITH YOUR ADJUSTER

Generally, your adjuster will contact you within 24-48 hours after receiving your notice of loss. However, depending on local conditions and the severity of flooding, it may take more time.

Once the adjuster reaches you, a time will be set for the adjuster to view your property. You may ask the adjuster for an advance or partial payment. If you have a mortgage, your mortgage company will need to sign the Building Property advance check.

“SCOPING” YOUR LOSS

During the initial visit to your property, the adjuster will take measurements and photographs and note direct flood damage. This is called “scoping” a loss.

Be assured that your adjuster will be an experienced claims professional and will notice many points of damage you could overlook. However, you are encouraged to point out all damage you have noticed.

After the “scope” is finished, the adjuster will give you a local contact telephone number and will tell you whether any additional visits are needed. (This may be the case if damage is extensive.)

PREPARING A DETAILED ESTIMATE

The adjuster then uses the knowledge gained from the visit(s)—and the documentation you have provided—to complete a detailed estimate of damages. You will get a copy. Use it as a guide when you ask for bids for repair work from licensed professional contractors.

NOTE

- *Any advance payment will be part of your total claim for Building Property and/or Personal Property damage. Your policy does not provide coverage for temporary living expenses or housing. Only direct physical damage from flooding is covered.*
- *Your policy requires that you cooperate with your adjuster before, during and after the “scoping.” You should also be aware that an adjuster cannot approve (or disapprove) your claim, or tell you when or if the insurance company will approve it. Recovering from a flood is very stressful for home or business owners, but by cooperating with your adjuster, your claim can be processed more smoothly and efficiently.*

TIP

- *Get a small notebook and use it to track all your contacts. That way, you will easily have all records in one place.*
- *In the event you have a subsequent flood, you will need copies of your receipts and documentation for all repairs and replacements for this prior loss.*

SUPPORTING YOUR CLAIM

SUPPORTING YOUR CLAIM REQUIRES A PROOF OF LOSS

Your claim for damages must be supported by a Proof of Loss containing the information required by your flood insurance policy. This must be fully completed and signed and in the hands of your insurance company within 60 days after the loss occurs along with your supporting documentation.

The Proof of Loss includes a detailed estimate to replace or repair the damaged property. In most cases, the adjuster, as a courtesy, will provide you with a suggested Proof of Loss. However, you are responsible for making sure that it is complete, accurate and filed in a timely manner.

Be sure to keep a copy of the Proof of Loss—and copies of all supporting documents—for your records. Notice: a Proof of Loss is not a claim.

EXTENSIONS BEYOND 60 DAYS

In some severe floods, FEMA may authorize Proof of Loss extensions for everyone in your area. Your insurance company will be notified, as will local news outlets.

PAYMENT OF CLAIMS

Your claim is payable after:

- You and the insurer agree on the amount of damages.
- The insurer receives your complete, accurate and signed Proof of Loss in support of your claim.

More information on claims payment is in your policy.

PAYMENT FOR BUILDINGS AND PERSONAL PROPERTY

Any check for building property must include your mortgage company name, or the name of the individual holding your mortgage. A check for Personal Property will usually be in your name only.

A REQUEST FOR ADDITIONAL PAYMENT

If you notice additional damage to your Building Property or Personal Property after presenting your Claim and Proof of Loss, you may seek to file a request for Additional Flood Payment. This means that you must repeat the documentation and filing process including a Proof of Loss—but only for the newly discovered damage. This must occur within the 60 day limit, or within any extensions of time granted by FEMA.

The request should start with immediately notifying your adjuster, agent and/or company representative. Once you have completed your Proof of Loss and documentation, present it to your adjuster who may need to make another property visit to verify your loss.

FILING YOUR INCREASED COST OF COMPLIANCE (ICC) CLAIM

Once you receive the community's letter stating your building has been substantially damaged, you may file an ICC claim. You should contact your flood adjuster or your flood insurer's claims representative to file the ICC claim. You have 60 days from the letter to submit an ICC Proof of Loss. You have 4 years from the date of the flood loss to complete the chosen and approved mitigation activity. Your flood insurer will provide you with additional information to assist you in completing your ICC claim.

The Completed Claim

Once you receive final payment for your building and/or personal property, the claims process is complete.

Please remember:

Any claim settlement you make in the event of a flood will be determined by the amount of coverage you have and the deductibles you have chosen. If you are concerned that your coverage is not high enough, or that your deductibles are too high, your agent or company representative can counsel you about increasing coverage and/or decreasing deductibles.

NOTE

- *Like your original claim, this request must be filed within 60 days after the loss. If you discover additional damage after the 60-day limit has passed, contact your adjuster immediately. Claims filed after 60 days are decided on a case-by-case basis.*