



After the flood – Handling Debris

TIPS FOR NFIP POLICYHOLDERS FOR HANDLING FLOOD DEBRIS:

REPORT YOUR FLOOD CLAIM TO YOUR INSURANCE AGENT OR COMPANY.

- Contact your insurance company and file a claim. Start with your agent first or you can call your company's toll-free claims number. You should hear from your adjuster within 72 hours of reporting your claim. They will work with you to set up a time to inspect your damage.

IT'S YOUR JOB TO PROVE YOUR LOSS

- It may sound kind of obvious right now, but it is your responsibility to prove what you had and how it was damaged.
- Inspect your property and determine if there are contents that have mold - or are likely to develop mold -- move them outside.

Talk to your adjuster about any items you would like to discard before discarding them. But definitely take them outside.

SEPARATE DAMAGED AND UNDAMAGED ITEMS.

- Take photos of all damaged items and areas inside each room within the building before you take them outside.
- Next, separate damaged and undamaged contents into two areas so it's easier for you and your adjuster to more thoroughly and accurately assess the damage.
- If necessary, take damaged items outside. See the back page for an easy-to-understand drawing showing simple guidelines for debris removal.

HELP WITH REMOVAL

- If you're physically unable to move the debris to the curb, contact your local government or local charitable organizations. Volunteer groups may be available to help.
- Debris removal may be covered by your insurance; contact your adjuster to find out.
- If you hire someone to remove debris, it's important to know that the government agencies don't usually certify or approve contractors to remove debris for pay. Sometimes, local governments will hire contractors as a service to you, but not one you have to pay for. If in doubt, check it out. Your local government will be able to help.

DOCUMENT DAMAGED CONTENT.

- Make a list of all your damaged items. Excellent documentation can be extremely useful for adjusters and will help prove and support your claim.
- When listing items, where possible, include the quantity, date purchased, description, what it would cost to replace, and the total amount of loss claimed. Any bills, receipts, photographs of damage, and related documents should be attached to the list you submit.

August 2016 v1



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Debris removal guidelines

In efforts to expedite the debris removal process, please follow these rules

Placing debris **near or on trees, poles or other structures** makes removal difficult. This includes fire hydrants and meters.

Debris separation

Please separate debris into the **six categories**, shown below.

Electronics

Television, computer, stereo, phone, DVD player

Large Appliances

Refrigerator, washer/dryer, air conditioner, stove, water heater, dishwasher

Do not leave doors **unsealed or unsecured**

Hazardous waste

Oil, battery, pesticide, paint, cleaning supplies, compressed gas

Vegetative debris

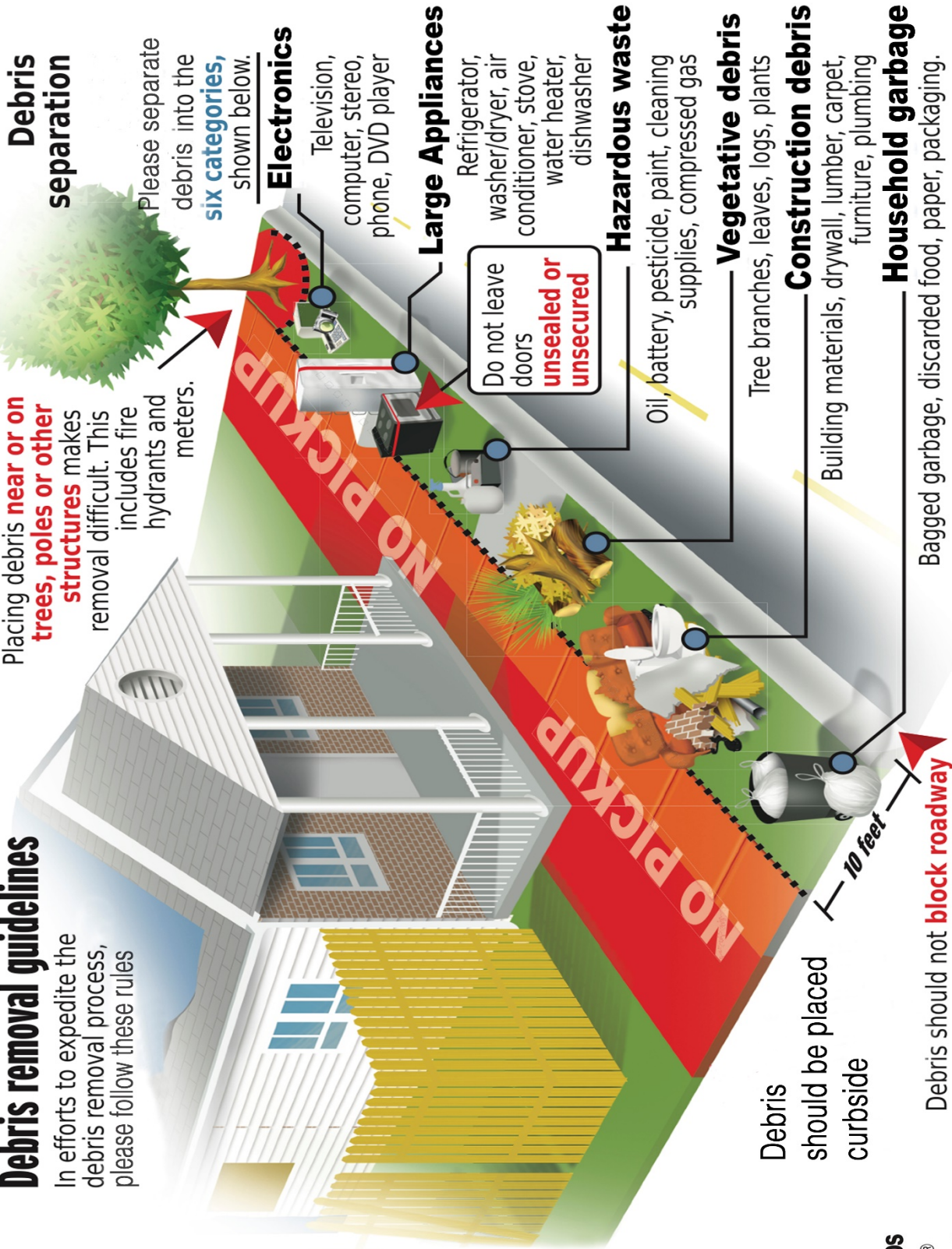
Tree branches, leaves, logs, plants

Construction debris

Building materials, drywall, lumber, carpet, furniture, plumbing

Household garbage

Bagged garbage, discarded food, paper, packaging.



Debris should be placed curbside

Debris should not **block roadway**



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