

Flood Insurance Claims FAQ for Policyholders

► To report a flood loss and for claims status, login at www.MyFlood.com

How do I file a claim for a flood loss?

- Option 1:** You may contact your agent listed as the Producer on your Flood Insurance Declarations Page.
- Option 2:** There is also a phone number provided in the upper left hand corner of your Flood Insurance Declarations Page to report a claim. This phone line is staffed 24 hours a day for your convenience.
- Option 3:** Login at MyFlood.com to report your flood loss.

Please have the following information available when you report your loss:

- The name of your insurance company
- Your flood policy number and/or property address, if available
- The date the flood event occurred
- Your current mortgagee information, if available
- Your contact information where you can be reached at all times
 - Temporary address
 - Phone numbers - home, business, cell, etc.
 - Email address

Upon reporting your claim an adjusting firm will be assigned to assist you through the claim process. The adjusting firm's name and phone number will be provided at this time.

The adjuster will contact you typically within 24-48 hours of reporting your claim to set-up an appointment to inspect the property.

- If you live in an area where catastrophic damages have occurred, please be patient as some areas may be inaccessible; however, the adjuster will still establish contact with you as soon as possible.
- If you do not receive contact from the adjuster within a few days of reporting your claim, please follow up with the adjusting firm or the claims department.

Information you will want to ensure you have written down:

- Adjusting firm name and phone number
- Your policy number as it is also your claim number
- Date of loss

What if I am unable to return to my home?

Stay in touch with your adjuster and notify him/her as soon as access is available to your property. Please be advised that additional living expenses are not covered under the National Flood Insurance Program (NFIP) Standard Flood Insurance Policy.

What should I do prior to the adjuster arriving?

It is your responsibility as the policyholder to mitigate your damages and document your loss. **DO NOT DISCARD** any item until the adjuster has the opportunity to view, document, and verify the flood damage to each item.

As soon as possible, separate damaged property from undamaged property so the damage may be inspected and evaluated.

Take photographs of the following:

- The outside of the premises showing the flooding and the damage to the building
- The water lines on the exterior and interior of the building using a tape measure showing the height of the water in and around your building
- Any appliance such as your refrigerator, stove, hot water heater, furnace, etc.
- Write the make, model, serial number of the above items

If you purchased personal property/contents coverage:

- Take photographs of all the damaged contents items and **DO NOT DISCARD** any item until the adjuster has the opportunity to view, document, and verify the flood damage to each item. It is your responsibility to document your loss and have damaged items available for inspection. Any damaged item that is unavailable for inspection may not be considered for payment.
- Separate the damaged personal property/contents from undamaged and have it available for the adjuster to view.
- **DO NOT** put your contents in a pile so they cannot be individually viewed. **You must document each item separately.**

Once you have separated damaged property from undamaged property so the damage may be inspected and evaluated, start your contents inventory list of the damaged items and include:

- A description of the item (example: Maytag washer machine; Kenmore dryer)

- The make, model, and serial number of all appliances, such as washer, dryer, weed eater, lawn mower, drill, etc. (example: Maytag washer, model HP3RX serial #45632)
- The make, model, and serial number of all electronics, such as computers, cameras, etc. (example: HP laptop serial #58862)
- The age of the item (example: 2 years old)
- The approximate replacement cost of the item (example: \$699.99)
- The location of the item (example: upstairs bedroom, kitchen, basement den, storage shed, detached garage)

Inventory List Example:

LOCATION	ITEM DESCRIPTION	MODEL / SERIAL #	QUANTITY	AGE	REPLACEMENT COST
Basement	Maytag Washer	Model HP34RX Serial 45632	1	4 years	\$799.99
Living Room	Ethan Allan Sofa		1	2 years	\$2,499.99
Hall Closet	Blankets		15	3 years	\$24.99 each

What should I do when the adjuster arrives?

Discuss with the adjuster any need you may have for an advance or partial payment for your loss. Please be aware, this will be based upon an initial estimate and if your loss doesn't cover the advance payment, you will need to pay the advance amount minus any loss expense back.

Ensure the adjuster has your current mortgage company information. It is a requirement that mortgage companies names be provided on the check for any building damage.

Provide the adjuster with **copies** of all photographs of damaged items, account books, financial records, receipts, estimates for repairs or replacement of items or any other loss verification material you have obtained. If you have Personal Property (contents) provide the contents inventory list to the adjuster.

Work cooperatively and promptly with the claims adjuster to determine and document all covered damaged items. Be prepared to advise the claims adjuster of the cause of the damage and responsible party, if the flooding resulted from other than natural causes.

Make sure the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments on the basis of your proof of loss. This policy requires you to send us a detailed proof of loss within 60 days after the loss. The adjuster has no authority to accept or deny your claim.

Remember, it is your responsibility as the policyholder to mitigate your damages and document your loss. We are not able to recommend mitigation companies or contractors.

Mitigation processes vary by situation and may or may not involve response from your flood insurance policy. Please refer to FEMA Bulletin W-13025a [Claims Guidance – Structural Drying and Other Related Items](http://www.fema.gov/media-library-data/1409252356253-ee460a21e69333f01eea03a8f55eb3c6/F-687_ClaimsHandbook_508XI_Aug2014.pdf). In addition, the adjusters should provide you with a Claims Handbook. If you do not receive it, please call the number on your Declarations page or click the following link to download your copy: http://www.fema.gov/media-library-data/1409252356253-ee460a21e69333f01eea03a8f55eb3c6/F-687_ClaimsHandbook_508XI_Aug2014.pdf.

When will I receive my claim payment?

Depending on how extensive your damage is, your adjuster may offer you an advance payment. The adjusters estimate must be reviewed and approved by your flood insurance carrier prior to concluding the claim. Additionally, your signed and sworn Proof of Loss must be received prior to issuing a final payment.

If you have a mortgage company, 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.

Does my Flood Insurance Policy pay for a hotel, food, fuel, etc.?

No. The Standard Flood Insurance Policy does not cover any additional living expenses incurred while the policyholder's building is being repaired or is unable to be occupied for any reason. Please refer to the Standard Flood Insurance Policy, V. Exclusions, A-5.

What if I had a prior loss?

It is your responsibility as the policyholder to provide evidence that prior damages have been repaired. You should provide the adjuster with copies of paid invoices, photographs, etc. which may document repairs completed prior to your current loss. Providing this will allow proper application of depreciation of your loss.

1. Please review the Standard Flood Insurance Policy for all limitations, exclusions and property not covered. If you have any questions, please contact your insurance agent.
 2. Click on the links below to download a copy of the Standard Flood Insurance Policy form:
 - [Dwelling Policy Form](#)
 - [General Property Policy Form](#)
 - [Residential Condominium Building Association Policy \(RCBAP\) Form](#)
 - [NFIP Flood Insurance Claims Handbook](#)
 3. You can view the amount of coverage you have purchased on your flood policy declarations page.
-

Important Phone Numbers

Flood Insurance Processing Center Claims Department

1.800.759.8656

Disaster Assistance: www.DisasterAssistance.gov

1.800.621.3362

American Red Cross: www.RedCross.org

1.800.RED CROSS (1.800.733.2767)

Agent Phone Number

Listed on your Declarations Page as the Producer

Adjusting Firm

Provided to you when your claim is reported