

What to do After the Flood



It can be a very overwhelming time for a property owner following a flood. The information below will provide you with what you need to know about filing a flood insurance claim, tips on what you can do and need to know before your flood insurance adjuster visits your property, and the various other visitors you can expect at your property.

Filing your Claim:

- 1) You should report your loss immediately to your insurance agent or insurance carrier
 - If you need assistance to help you find your insurance carrier, please call 1-800-621-FEMA (3362)
- 2) An adjuster should contact you within 24-48 hours, but it may take longer, depending on the severity of the flood event
- 3) You should have the following information available when reporting your claim:
 - Policy Declarations page, if available
 - How can you be reached
 - Telephone number or alternate contact number
 - Email Address
 - The insured property location
 - The name of any mortgage company(s)

NOTE: If you have not done so already, please register for disaster assistance through FEMA by calling 1-800-621-FEMA (3362) and select option 1 or by applying online at [Disasterassistance.gov](https://www.disasterassistance.gov). Additional financial assistance may also be available to you that are not covered by your policy

Preparing for Your Inspection and Repair:

- 1) Make sure it's safe to re-enter the building
- 2) Take as many photos or videos of the outside and inside of the building including damaged personal property and label by room before you remove anything, including items of exceptional value, to provide to your adjuster. For items like washers & dryers, hot water heaters, kitchen appliances, TVs, and computers, make sure you photograph the make, model, and serial #
- 3) Remove your flood damaged items:
 - For your building items (e.g., flooring), retain samples such as carpet, wallpaper, and drapes for your adjuster's inspection
 - For your personal property items, separate the damaged from undamaged items for your adjuster's inspection
 - Immediately throw away flooded content items which pose a health risk, such as perishable food items, clothing, cushions, pillows and the like after photographing



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- 4) Confirm your available NFIP coverage. Some policyholders may only have building or contents (personal property items) coverage and not both
- 5) Contact repair services if the building's electrical, water, or HVAC systems are damaged. However, you should consult your adjuster or insurance carrier prior to signing any agreement/contract with a cleaning, remediation, or maintenance contractor
- 6) Contact your community building department and floodplain administrator about (a) understanding if your property was substantially damaged (b) tips on how to better protect or repair your home (c) getting a building permit

Working with Your Adjuster:

Your flood insurance adjuster should do the following:

- Show you their official identification (Driver's License and Company ID or Flood Control Number (FCN card))
- Provide you with their contact information, such as their name, email, phone number, and the name of their adjusting firm and telephone number
- Discuss with you the [NFIP Flood Claims Process](#)
- Inspect your property, scope your loss by taking measurements and photos
- Explain what an Advance Payment is
- Work with you during the process to help you present your loss to your insurance carrier and discuss coverage
- Ask for a current mailing address and phone number if you are displaced
- Discuss if you are eligible for [increased cost of compliance](#)
- Note: The adjuster should never ask you for money or collect your deductible amount
- Note: The insurance carrier, not the adjuster, has the authority to approve your claim

Expecting Other Outreach during this Process:

A number of individuals may be in contact with you to obtain additional information to ensure you receive the help you need. You may have visits from:

- Other insurance adjusters on your homeowner's policy and/or your auto insurance policy
- A FEMA housing inspector, if you apply for FEMA Individual Assistance
- An inspector from the U.S. Small Business Administration, if you apply for an SBA loan
- Other volunteers from agencies offering help such as food and shelter
- An inspector from your community performing preliminary damage assessments

Note: Your adjuster and your insurance company should be the one trusted source for specific information on your flood insurance claim

Need Additional Assistance?

A FEMA Disaster Recovery Center at www.fema.gov/disaster-recovery-centers is a good starting place to learn about what additional assistance may be available to you



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