



If your community has been flooded and your property or home has suffered flood damage, please follow these instructions to file your flood insurance claim.

IMMEDIATELY

- Call your insurance agent or company. If you do not have policy information, call 1-800-427-4661.
- Have the following information with you when you place your call:
 - (1) the name of your insurance company (your agent may write policies for more than one company);
 - (2) your policy number if available (if not, they should be able to look it up, or you should call the Flood Insurance call center 1-800-427-4661; and
 - (3) a telephone number/e-mail address where you can be reached.
- When you file your claim, ask for a time frame when an adjuster can be expected to visit your home; they should be able to provide this information.
- Insurance agents and claims adjusters will work closely with you on your claim.

ONCE YOU HAVE REPORTED YOUR LOSS

- An adjuster will work with you to inspect and document your damages, and will prepare a loss report and repair estimate for your insurance company.
- Please keep your agent and adjuster advised if your contact information changes.
- If you are in a shelter or cannot be easily reached, please provide the name of a designated relative or point-of-contact person who can reach you.

WHEN YOU ARE ALLOWED BACK TO YOUR PROPERTY

- Separate damaged items from undamaged items. If items are wet or contaminated, and it is safe to move them, move them outside.
- Take photographs -- Take photos of damaged personal property. Your adjuster will need evidence of whatever

A **Flood** according to your NFIP Standard Flood Insurance Policy (SFIP), is a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from:

- a. Overflow of inland or tidal waters;
- b. Unusual and rapid accumulation or runoff of surface waters from any source;
- c. Mudflow.”

A **mudslide/mudflow** is a flooding condition where a river of liquid and flowing mud moves on the surface of normally dry land areas. Mudflows/mudflows are covered by federal flood insurance.

Landslides occur when a dry or wet mass of earth or rock moves downhill, but the event is not tied to a flooding event. Landslides are not covered by federal flood insurance.

Other exclusions: land subsidence, sinkholes, and destabilization of land that results from accumulation of water in subsurface land area and gradual erosion are not covered by the SFIP.

Debris Flow are events with significant debris sometimes carried by flood waters. The SFIP will only cover a loss from debris flow when a “flood” as defined under the SFIP exists and the “flood” is the proximate cause of the debris flow event.

damaged items are available (e.g., cut swatches from carpeting, curtains, chairs) to prepare your repair estimate.

- Make a list of damaged or lost items and include their make, model, age, and value when possible. Have copies of any available receipts and other proof of ownership for damaged items ready for the adjuster if possible to submit with your claim.
- If you have damage estimates prepared by a contractor, provide them to your adjuster so they can be reviewed as part of your claim. Generally an adjuster will contact you within 24-48 after being assigned your claim. Depending on local conditions and the severity of the flooding this may take more time. However, contact your insurance agent if you reported your claim several days earlier and you have not heard from an adjuster.

FOR MORE INFORMATION

For general flood insurance questions, contact your insurance company or agent, or call 1-800-427-4661.

HOW to File a Flood Insurance Claim

NATIONAL FLOOD INSURANCE PROGRAM

Report your loss to your insurance agent ASAP.

Within 24-48 hours, an adjuster will call you to schedule an appointment.

TIP
Photograph and move water-damaged items outside (to prevent mold), but don't have them hauled away until an adjuster sees them.

DURING THE ADJUSTER'S VISIT

The adjuster will:

- Have official identification.
- Take measurements and photos, and note direct flood damage.
- Provide you with a local contact if any additional visits are needed.
- Provide you with a flood certification number.
- Provide you a suggested Proof of Loss, based on the assessment.

The adjuster will not:

- Approve or disapprove claims.
- Tell you whether your claim will be approved.

Be ready with:

- Documents related to damaged property (i.e., contractors' estimates, receipts, photos).
- Your policy number and insurance company info.

YOU CAN REQUEST AN ADVANCE OR PARTIAL PAYMENT, IF NEEDED.

SUBMIT THE PROOF OF LOSS

Review, sign, and send the Proof of Loss to your insurance company within 60 days after the loss.

REQUEST FOR ADDITIONAL PAYMENT

If you discover additional damage after filing your claim, or repairs cost more than estimated, you can file for additional payment. Contact your adjuster or insurance agent to start the process.

PAYMENT OF CLAIMS

Checks for building property are made out to the mortgage holder's name.

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