

Appealing Your Flood Insurance Claim National Flood Insurance Program

The National Flood Insurance Program (NFIP) provides you with a process to appeal decisions regarding your flood insurance claim.

After you receive your adjuster's estimate, you may have questions or concerns, or need further explanations of decisions that have been made, especially with regard to coverage or the dollar amount of damages. An appeal will help you resolve claim issues, but it cannot give you added coverage or extend claim limits beyond those in your NFIP policy.

Steps to Appealing your Claim

1. Talk with your adjuster

Talk with your adjuster first, who has more knowledge about your claim than anyone. They can help explain certain decisions regarding, for example, what is or isn't covered, or your damage estimate.

If you are not satisfied with the adjuster's answers, or do not agree with decisions, get contact information for the adjuster's supervisor.

2. Contact your insurance company

If the adjuster's supervisor can't resolve your issues, contact your insurance company's claim representative. Ask your insurance agent or your insurance company representative for assistance (Please refer to the attached list for a contact number for your insurance company).

3. Contact FEMA

If you still have questions or concerns after following steps one through three, contact the Federal Emergency Management Agency (FEMA).

Write to:

Federal Emergency Management
Agency-Mitigation Division-Room 433
Risk Insurance Branch
ATTN: Director of Claims
500 C Street, S.W.
Washington, D.C. 20472

Additional Damage?

If you discover additional damage after filing a claim, contact your insurance agent or company to file a Supplemental Claim.

-More-



What to include *in your letter*

Include the following six items in an appeal letter to FEMA. If for some reason, your policy is not available, your insurance agent or company can provide details for the first three items.

1. The Policy Number, as shown on your NFIP policy's Declarations Page
2. The policyholder's name, as shown as the Named Insured on the Declarations Page
3. The property address, as shown on the Declarations Page (Not your mailing address, if it is different from the property address)
4. How you can be contacted, if you are out of your home
5. The details of your concern (Please be as complete as possible)
6. The dates of contact and contact details for the persons with whom you have spoken in steps one through three

What to include *with your letter*

Enclose documentation of everything that supports your appeal. This may include:

1. A detailed list of damaged property and the value of individual items
2. Supporting photographs, and/or
3. A contractor's detailed estimate to repair damages, with supporting photographs. (Comparing contractor and adjuster estimates in detail will help resolve differences).

Additional Appeals Tips

Keep Records of Your Appeal

At each step, you should keep clear records of your attempts to resolve issues.

- Write down the names and titles of people you speak with; dates of contact; contact information; and details of the discussion.
- If you have to go further in appealing your claim, these records can be vitally important.

Send Copies, Keep Originals

- Please do not send originals of documents such as contractor's estimates. Send photocopies and keep originals in a safe place.
- Your claim will be reviewed and you will be informed of FEMA's finding directly, with a copy going to your insurance company.
- If you do not agree with the final decision, please refer to your flood insurance policy. See the GENERAL CONDITIONS, R. Suit Against Us.

-More-

Insurance Company Contact Information

To assist consumers, special toll-free numbers have been set up by insurance companies

- ACE USA Clients receive individual 800 #
- Acuity 800-242-7666
- Alfa Insurance Group 888-964-2532
- Alabama Municipal Insurance Corporation 866-239-AMIC
- Allmerica 800-628-0250 Allstate 800-54-STORM (800-547-8676)
- Allstate Floridian Insurance Company 800-54-STORM (800-547-8676)
- American Bankers Insurance Company 800-245-1505
- American Federation Insurance Company 800-527-3907
- American General Property Insurance Company of Florida 800-321-2452
- American International Group 800-433-8880 (auto & home)
- American National Property & Casualty Company & Affiliates 800-333-2861
- American Reliable Insurance Company 800-245-1505
- American Skyline Insurance Company 888-298-5224
- American States Insurance Company 888-557-5010
- American Strategic Insurance 866-ASI-LOSS (274-5677)
- American Superior Insurance 954-577-2202
- Arch Insurance 800-817-3252
- Argus Fire & Casualty Company 954-331-4722
- Armed Forces Insurance Exchange 800-828-7736
- Atlantic Mutual Insurance Company 800-945-7461
- Atlantic Preferred Insurance Company 800-673-4952
- Auto Owners Insurance Group (Palm City) 800-783-1269
- Auto Owners Insurance Group (Ft. Meyers) 800-437-2256
- AXA Re Property and Casualty 800-216-3711
- Bankers Insurance Company 800-765-9700
- Bankers Security Insurance Company 800-765-9700
- Bituminous 800-822-2905 (Florida); 800-678-3104 (National)
- Bristol West Insurance Group 800-BRISTOL
- Capital Preferred 800-734-4749 or 888-388-2742
- Catawba Insurance 800-711-9386
- Century Surety Insurance Company 800-850-0422
- CHUBB Insurance Group 800-252-4670 (800-CLAIMS-0)
- Church Mutual Insurance 800-554-2642
- Citizens Property Insurance Corp. 866-411-2742 (866-411-CPIC)
- Cincinnati Financial Corporation 513-870-2739
- Clarendon National Insurance Company 800-216-3711
- Clarendon Select Insurance Company 800-509-1592 CNA 877-733-4250
- Colony Insurance Company 800-577-6614 ext. 1715
- Companion Property & Casualty 800-649-2948
- Cotton States Mutual Group 800-282-6536
- CUNA Mutual 800-637-2676
- Cypress 888-352-9773
- Erie Insurance Group 800-367-3743
- Farmers 800-435-7764
- FCCI (first report of injury) 800-226-3224
- Federated National Insurance Company 800-420-7075
- FEMA 800-621-3362 (800-621-FEMA)
- Fidelity & Casualty Insurance Company 800-725-9472
- Fidelity National Insurance Company 800-220-1351
- Fidelity National Property and Casualty Insurance Company 800-725-9472
- Fireman's Fund 888-347-3428 (888-FIREHAT)
- First Floridian 800-252-4633 (800-CLAIM33)
- First Premium Insurance Group (Lloyd's Mobile Home) 800-432-3072
- First Protective Insurance Company 877-744-5224
- First Trenton 800-468-7341
- Florida Family Insurance Company 888-486-4663 or 888-850-4663
- Florida Farm Bureau Insurance Companies 800-330-3327
- Florida Select 888-700-0101
- Florida Preferred Property Insurance Company 800-673-4952
- FM Global 877-639-5677 (877-NEWLOSS)
- Foremost Insurance Company 800-527-3907
- GE Employers Re 866-413-8978
- GEICO 800-841-3000
- General Star Indemnity Company 800-624-5237
- General Star National Insurance Company 800-624-5237
- Georgia Casualty & Surety 800-279-8279 (claim reporting); 866-458-7506 (claim dept.)
- Georgia Farm Bureau 866-842-32276
- GMAC Insurance (Auto Claims) 800-468-3466
- Granada Insurance Company 800-392-9966
- Guide One 888-748-4326
- Hanover Insurance (Allmerica) 800-628-0250
- Harbor Insurance Company 800 216-3711
- The Hartford 800-243-5860
- Hartford Insurance Company of the Midwest 800-637-5410 or 800-243-5860
- Hartford Steam 800-HSB-LOSS
- Holyoke Mutual 800-225-2533
- ICAT 866-789-4228
- Industrial Risk Insurers 860-520-7347 (Business claims)
- Interstate Fire & Casualty 800-456-8458, Ext. 770
- Liberty Mutual - 800-2CLAIMS (800-225-2467)
- Liberty Mutual Fire Insurance Company 800-637-0757 (in state); 800-633-1833 (24 hour)

- Louisiana Farm Bureau 866-275-7322
- Main Street America Group 877-282-3844
- Mercury Insurance Group 800-987-6000
- MetLife Auto & Home 800-854-6011
- Mississippi Farm Bureau 866-275-7322
- National Flood Insurance Program (NFIP) 1-800-427-4661
- National Insurance Company 800-239-2121
- Nationwide 800-421-3535
- North Pointe Insurance Company 877-878-1991
- Ohio Casualty and West American Insurance Company 888-701-8727
- Old Dominion Insurance Company 877-425-2467 or 800-606-7992
- Omaha Property & Casualty 800-638-2592 (Flood only)
- Omega Insurance Company 800-216-3711
- OneBeacon 877-248-3455
- Poe Financial Group 800-673-4952
- Progressive Auto Insurance 800-PROGRESSIVE (766-4737)
- QualSure Insurance Corp. 877-563-0150
- Regency (Tower Hill) 800-216-3711
- RLI Insurance Company 800-444-0406
- Royal & Sun Alliance 800-847-6925
- SAFECO 800-332-3226
- Scottsdale Insurance Company 800-423-7675
- Security National Insurance Company 800-Bristol
- Selective 866-455-9969
- Service Insurance Company 800-780-8423
- Shelter Insurance Group 800-SHELTER (800-743-5837)
- Sompo Japan 800-444-6870
- Southern Family Insurance Company 800-673-4952
- Southern Fidelity 866-874-7342
- Southwest Business Corp. (Lloyd's Excess Flood) 800-527-0066 Ex. 7389
- St. Johns Insurance Company 800-748-2030
- St. Paul Insurance Companies 800-CLAIM 33 (800-252-4633) - Auto and Home Claims; 800-STPAUL (800-787-2851) - Business Claims
- St. Paul Travelers 800-CLAIM33 (800-252-4633) - Auto and Home Claims; 800-787-2851 - Business Claims; 800-356-6663 -Flood Claims
- State Farm Insurance 800-SF-CLAIM (800-732-5246)
- Sunshine State Insurance Company 877-329-8795
- TAPCO 888-437-0373
- Texas Farm Bureau 800-772-6535
- Tower Hill Insurance Companies 800-216-3711 or 800-509-1592
- Travelers 800-252-4633 (800-CLAIM 33) - Personal Claims; 800-238-6225 - Business Claims; 800-356-6663 (Flood claims)
- Travelers Boat & Yacht 800-772-4482
- Travelers WC (first report of injury) 800-238-6225
- United Fire Insurance Company 800-343-9131
- United Property and Casualty Company 800-861-4370
- Universal Insurance Company 888-846-7647
- USAA 800-531-8222
- USF&G 800-787-2851; 800-631-6478 (homeowners claim); 407-660-9000 (customer service)
- USLI 800-523-5545
- Vanguard Fire & Casualty Company 888-343-5585
- W.R. Berkley Corp. 203-629-2000
- XL Insurance 214-559-1574
- Zenith (first report of injury) 800-440-5020
- Zurich Insurance Company 800-987-3373