



National Flood Insurance Program  
**Flood Insurance  
Claims Handbook**



FHMA

Thank you for protecting  
yourself through the National  
Flood Insurance Program.

protecting your investment, it's wise to learn of  
the steps to insure your property properly.  
Insurance is the protection you depend on most.  
Have you checked your policy? You will be  
protected against the level of your policy.  
This means you will be covered for the level  
of your policy. If you are not covered, you  
will be responsible for the loss. If you are  
covered, you will be covered for the loss.  
and you will be covered for the loss.  
NECESSITY  
While it is a common sense to think about the  
loss, it is not a good idea to look at your policy  
and see if you are covered for the loss. If you  
are not covered, you will be responsible for the  
loss. If you are covered, you will be covered  
for the loss. If you are not covered, you will  
be responsible for the loss. If you are covered,  
you will be covered for the loss.

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TIP

## What To Do Before A Flood

**Don't wait until waters are rising in your area and flood threatens. Take steps now that will make your life much easier when a flood occurs.**

### CHECK YOUR POLICY

Make sure all the information is correct, including information about your mortgage company. If you have refinanced with a company other than the one shown on your policy, call your insurance agent or company representative immediately.

### Prepare Lists and Documentation

If you've purchased contents coverage, make it a priority to make a detailed list of your home or business's contents and/or your personal property. Include:

- Date and place of purchase
- Model number
- Serial number (for large appliances)
- Description
- Original purchase costs (with receipts, if possible)
- Photos or video of your home's interior and your personal property

### SECURE IMPORTANT PAPERS

Originals of important insurance papers should be kept in a safe place, preferably in a bank safe deposit box. Be sure your papers include contact information for your agent or company, important receipts, your flood insurance policy and documentation on your personal property and contents of your home. Keep copies in your home or business in the safest, most accessible place possible that is not subject to flooding.

Having this detailed documentation will make filing your claim much easier. If floodwaters actually carry away your property, this list and the photos/receipts will be important to documenting your loss.

### TALK TO YOUR INSURANCE AGENT

Call your insurance agent or company representative and discuss the particular requirements for reporting a flood claim. These can vary from company to company, so knowing how to proceed can save a lot of effort later.

Remember, after a flood it may be difficult to get in touch with your agent or insurance company. Power and phone service may be interrupted, or phone lines may be overwhelmed with other callers. It will benefit you to know just what to do in advance of flooding.

### PLAN AN EMERGENCY CONTACT

After a flood, you may be unable to stay in your home or to be contacted at your home address and phone number. Share an emergency contact—address and phone number—with your insurance agent and family so you can be reached.

TIP

If flooding is imminent, turn off your main gas valve. In a flood, do not use your car.

If water rises in your home, move your car to a higher level. Do not drive through floodwaters. Do not touch anything that may be electrically live.

If you have time, turn off electricity and gas. Do not use elevators.

Secure important papers in a safe place. Do not use your car.

Do not touch anything that may be electrically live. Do not use elevators.

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## What To Do After A Flood

**A flood is an overwhelming experience. But taking quick action will put you back in control of your home and your life.**

### STEPS TO TAKE IMMEDIATELY

**Contact Your Agent or Company Representative to Report Your Loss:** Have ready—the name of your insurance company, policy number and a phone number and/or e-mail address where you can be reached. All flood insurance policies require you to give prompt written notice of loss. If you get in touch with your agent or company representative directly, they will advise you how to file your notice of claim. Otherwise, you must send a written notice to your insurance company with your policy number.

**Separate Your Property:** Your policy also requires you to separate damaged property from undamaged property. But don't throw anything away before an adjuster has seen it, unless local law requires you to. In that case, take photos of the property before disposing of it and keep samples for the adjuster to see. (For example, cut out a piece of wall-to-wall carpet.) Do all you can to protect undamaged property.

**Make a List of Damaged Contents:** If you've purchased contents coverage, make a list of damaged property. If you prepared comprehensive lists before the flood, this should be relatively easy. List the quantity of each item, a description, brand name, where purchased, its cost, model and serial number (if appropriate) and your estimate of the loss amount. Attach your bills, receipts, photos and any other documents.

**List Areas of Structural Damage:** As you look over your property, make a list of any areas of structural damage you want to point out to the insurance adjuster.

### HANDLING YOUR CLAIM

Generally, your adjuster will contact you within 24-48 hours after receiving your notice of loss. However, depending on local conditions and the severity of flooding, it may take more time.

Once the adjuster reaches you, a time will be set for the adjuster to view your property. You may ask the adjuster for an advance or partial payment. If you have a mortgage, your mortgage company will need to sign the Building Property advance check.

During the initial visit to your property, the adjuster will take measurements and photographs and note direct flood damage. This is called "scoping" a loss.

Be assured that your adjuster will be an experienced claims professional and will notice many points of damage you could overlook. However, you are encouraged to point out all damage you have noticed.

After the "scope" is finished, the adjuster will give you a local contact telephone number and will tell you whether any additional visits are needed. (This may be the case if damage is extensive.)

The adjuster then uses the knowledge gained from the visit(s)—and the documentation you have provided—to complete a detailed estimate of damages. You will get a copy. Use it as a guide when you ask for bids for repair work from licensed professional contractors.

• Any advance payment will be part of your total claim for Building Property and/or Personal Property damage. Your policy does not provide coverage for temporary living expenses or housing. Only direct physical damage from flooding is covered.

• Your policy requires that you cooperate with your adjuster before, during and after the "scoping." You should also be aware that an adjuster cannot approve (or disapprove) your claim, or tell you when or if the insurance company will approve it. Recovering from a flood is very stressful for home or business owners, but by cooperating with your adjuster, your claim can be processed more smoothly and efficiently.

## TIP

### FILING YOUR CLAIM

Your official claim for damages is called a Proof of Loss. This must be fully completed and signed and in the hands of your insurance company within 60 days after the loss occurs.

The Proof of Loss includes a detailed estimate to replace or repair the damaged property. In most cases, the adjuster, as a courtesy, will provide you with a suggested Proof of Loss. However, you are responsible for making sure that it is complete, accurate and filed in a timely manner.

Be sure to keep a copy of the Proof of Loss—and copies of all supporting documents—for your records.

In some severe floods, FEMA may authorize Proof of Loss extensions for everyone in your area. Your insurance company will be notified, as will local news outlets.

Your claim is payable after:

- You and the insurer agree on the amount of damages.
- The insurer receives your complete, accurate and signed Proof of Loss.

More information on claims payment is in your policy.

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.

If you notice additional damage to your Building Property or Personal Property after filing your claim, you may file a Supplemental Claim. This means, essentially, that you must repeat the documentation and filing process for your original claim, including a Proof of Loss—but only for the newly discovered damage.

Supplemental Claims should start with immediately notifying your adjuster, agent and/or company representative. Once you have completed documentation, present it to your adjuster who may need to make another property visit to verify your loss.

#### The Completed Claim

Once you receive final payment for your building and/or personal property, the claims process is complete.

Please remember:

Any claim settlement you make in the event of a flood will be determined by the amount of coverage you have and the deductibles you have chosen. If you are concerned that your coverage is not high enough, or that your deductibles are too high, your agent or company representative can counsel you about increasing coverage and/or decreasing deductibles.

## NOTE

A Supplemental Claim, like your original claim, must be filed within 60 days after the loss. If you discover additional damage after the 60-day limit has passed, contact your adjuster immediately. Claims filed after 60 days are decided on a case-by-case basis.

**NOTE**

## Addressing Questions About Your Insurance Claim

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.

Every effort has been made to ensure that the information provided here is accurate. However, your Standard Flood Insurance Policy (SFIP), your application, any endorsements, and the Declarations Page comprise the official Policy or contract of insurance. Any differences between the information and wording in this handbook will be resolved in favor of your flood insurance policy. If you have questions, please refer to your policy, or call your insurance agent or company representative.

**The NFIP provides you with a process to appeal decisions regarding your flood insurance claim. This process will help you resolve claim issues, but it cannot give you added coverage or claim limits beyond those in your NFIP policy.**

In filing and completing your insurance claim, you may have questions, or need further explanations of decisions that have been made, especially with regard to coverage, dollar amount of damages, or your Proof of Loss.

### FOUR STEPS TO APPEALING YOUR CLAIM

Talk with your adjuster, who has more knowledge about your claim than anyone. If you don't understand certain decisions regarding, for example, application of coverage, timing of the filing of Proof of Loss, or the damage estimate, contact your adjuster first.

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

If the adjuster's supervisor can't resolve your issues, contact the insurance company's claim representative. Ask your insurance agent or your insurance company representative for assistance.

Please refer to your flood policy for more information on appeals. See Section 7 of General Conditions, Paragraph R.

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

Write to:

Director, Regional Office  
New York Region  
FEMA  
ATTN: Director of Claims  
500 C Street, S.W. Washington, DC 20577

This letter should be written by the Named Insured (as it appears on your NFIP policy) or by a legal representative, if necessary. The representative should clearly identify his/her relationship to the Named Insured. (For example, a son or daughter could be handling a claim for an elderly parent.)

A legal representative may be asked to provide authorization from the Named Insured or other legal documents verifying the relationship.

The following six items should be in your letter to FEMA in order to address your questions. (If for some reason, your policy is not available; your insurance agent 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.

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

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

**NOTE**

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.