



What to do when you are flooded & need to file a Flood Insurance Claim

- 1. BEING SAFE AFTER A FLOOD - *Flooded homes are hazards!***
 - Pay attention to authorities for information and instructions. Return home only when authorities say it is safe.
 - Watch your step! Flood waters often hide sharp and dangerous debris like broken glass and metal. Floodwater itself can be contaminated with oil, gasoline, or sewage. Wear protective clothing and **gear like boots**, gloves and safety glasses when it comes to moving debris!
 - Stay away from electrical utility equipment after a storm or if it is wet to prevent being electrocuted!
 - Use generators or other gas powered machinery only outdoors and away from windows.
- 2. DOCUMENT YOUR LOSS - *Return home only when authorities say it is safe!***
 - Take clear photos and videos of all flood damage **before making any repairs** - including floodwater lines inside and outside of the structure.
 - Document both the structure (walls, floors, electrical, plumbing) and personal belongings (furniture, appliances, electronics).
 - Make a detailed list of damaged or destroyed items with descriptions, values, and proof of purchase (if possible).
- 3. START YOUR CLAIM - *Report the loss to your flood insurer as soon as possible!***
 - Request a copy of your policy if you don't have it on hand. You need this to Check your coverage, limits, and exclusions (**especially regarding flood damage**).
 - File a claim and keep track of your claim number and all communication - Keep a log of all interactions with your insurer, including names, dates, and details of conversations.
 - Follow up any phone conversations with written communication (email or letters).
- 4. BEGIN CLEANUP & MITIGATE FURTHER DAMAGE – *TRACK YOUR EXPENSES!***
 - Take reasonable steps to prevent further damage (e.g., tarp the roof, board windows).
 - Save receipts for any temporary repairs, emergency expenses or cleanup costs; these may be reimbursable under your policy.
 - Don't throw anything away until the adjuster has inspected it.
 - If you must throw out contents that pose a health threat, do not do so until AFTER you take photos or videos of the flood-damaged items
 - Do all you can to prevent the growth and spread of mold, which is typically not covered under an NFIP policy
- 5. MEET WITH YOUR INSURANCE ADJUSTER –**
 - Request an insurance adjuster to inspect the property.
 - Be present during the inspection to ensure all damage is noted and documented.
 - If you disagree with your insurance adjuster's estimate, your claim is delayed, underpaid, or denied, reach out to an attorney who specializes in flood insurance claims for assistance
- 6. GET YOUR CLAIM PAID – *If you disagree with your insurance adjuster's estimate, your claim is delayed, underpaid, or denied, reach out to an attorney who specializes in flood insurance claims for assistance***
 - Your claim payment amount will be based on your policy's coverage and the supporting documentation you provide to your adjuster.
 - **You are responsible for submitting the required documentation (FEMA's documentation requirements are detailed and specific) and meeting FEMA's deadlines related to your NFIP claim.**

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