

Tips on Handling Your Flood Insurance Claim



"Life is not waterproof—Be flood alert."



NATIONAL
FLOOD
INSURANCE
PROGRAM



Federal Emergency Management Agency, Washington, D.C. 20472
For more information, call **1-888-CALL-FLOOD** ext. 314

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<http://www.floodalert.fema.gov>

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You've suffered a flood. Your home or business — and contents within — have been damaged — possibly destroyed.

WHAT DO YOU DO NOW?

Contact your insurance company or agent as soon as possible.

Tell them you've suffered a loss and will be filing a claim. Make sure to tell them where you can be reached, especially if you are unable to stay in your home.

Your insurance agent will move quickly to help you get back on your feet as soon as possible. The first step he or she takes will be to assign your claim to an adjuster, who will be an insurance company employee or an independent adjuster hired by the company. Your adjuster will inform you of the steps you need to take to file your claim. The adjuster will also provide you with any required forms.

ITEMIZING YOUR POSSESSIONS

It's a good idea to be prepared in advance, if possible. One way to do this is to make a thorough, detailed list of all of your possessions within your home or business. Go room by room and take an inventory of all the items inside — sofas, chairs, beds, dressers, etc. Describe the items, and include the serial numbers, model numbers and the date purchased. Include everything, and don't forget items such as pictures, contents of drawers and cupboards, plants, etc.

When you purchase an item of lasting value, save the receipt. Store the list and the receipts in a safe, dry place, secure from any flood threat. An excellent place to store such documents is a bank safe deposit box.

Another good way of documenting your possessions is to take photos and/or videos of your home or business.

Again, go room by room and take a photographic inventory. Include these photos or videos in your 'flood file' and store them in a safe, dry place, too. Storing this information will help you if you ever need to document your claim. This exercise will also give you a good idea of how much insurance coverage you need.

It is important to make a list of your possessions now because in some floods, people lose many — and in some cases, all — of their possessions.

Making a thorough, detailed list beforehand, including the quantities and approximate value of each item, and the date purchased or acquired, will help you file a full flood insurance claim.

AFTER THE FLOOD

Clean-up should begin as soon as the flood waters recede. When it is safe to enter your home, go room to room and separate damaged from undamaged items. Separate and dry wet items, such as clothing and linens. Often, these items can be restored by cleaning or making minor repairs.

Make a detailed list of all damaged or lost personal property. Take photos of any water in the house. Save damaged personal property, and take photos or a videotape of it. Do not throw out any damaged property without your adjuster's agreement.

WORKING WITH AN ADJUSTER

Insurance companies employ adjusters to help people who have suffered losses in establishing the benefits due them under their insurance policies. Work with the adjuster; his or her job is to assist you and review your claim. The adjuster will inspect your itemized list of damaged and/or destroyed property. The adjuster will

work with you to calculate the value of the items on the list. He or she will also prepare a repair estimate of damage to the property.

OBTAIN A REPAIR OR REPLACEMENT ESTIMATE

In most cases, adjusters who routinely handle property losses are capable of estimating simple building losses. They are able to complete their own estimates and settle on these estimates, sometimes on the first call.

When the adjuster visits the site to inspect the damage, make sure you or a trusted adviser are there to work with the adjuster.

When working with the adjuster, it is important that you both come to an agreement about the "scope of damage," meaning an agreement about what needs to be repaired or replaced — without a dollar amount. Make sure you know what needs to be done next and why. If you do not, ask the adjuster for instructions in writing.

TAKE CHARGE OF YOUR CLAIM

Using the above information, you can manage your claim so that you receive the insurance benefits due you and have your home and possessions restored successfully. But if a major problem arises, you have other sources of assistance. You can consult your insurance agent or local company representative. In addition, every state government has a department of insurance, regulated by the state insurance commissioner's office. These offices have policyholder service sections, designed to assist insurance policyholders.

For more information about the NFIP and flood insurance, contact your insurance company or agent, or call the NFIP at 1-888-CALL-FLOOD, ext. 314.