



# FEMA

## NFIP Tips for Filing Your Flood Insurance Claim

### POST-HURRICANE INFORMATION FOR POLICY HOLDERS

*If your community has been flooded, and your property or home has suffered flood damage, here's how to file your flood insurance claim.*

#### Contact your agent or insurance company

**Call your agent or insurance company as soon as possible** to begin the claims process. If possible, have the following information with you when you place your call: (1) the name of your insurance company; (2) your policy number; and (3) a telephone number/e-mail address where you can be reached.

**If you can't locate your policy information** or need help contacting your insurance company, call 1-800-427-4661 to talk to a National Flood Insurance Program (NFIP) insurance specialist. They can help you locate your insurance company and connect you directly to your insurance company claims specialist.

**When you file your claim, ask for an approximate time frame** for when an adjuster will be assigned. If you live in an area where catastrophic damages occurred please be patient, as some of these areas are inaccessible.

#### Work with your adjuster

**An adjuster will be in touch with you as soon as possible** and will work with you to calculate the value of the damage and prepare a repair estimate.

**Let your agent know if your contact information changes.** If you are in a shelter or cannot be easily reached, please provide the name of a relative or point-of-contact who can reach you.

**If you are unable to return home,** start by making a list of items and appliances in your home that may have been damaged. This will help your adjuster get an accurate picture of your potential loss.

**If you are able to return home,** the following steps will help with the adjustment process:

- Separate damaged and undamaged items. If you dispose of items, keep a swatch or sample for the adjuster.
- Take photos of any water in the house and damaged personal property.
- Make a list of damaged or lost items (include their age and value where possible) and provide any damage estimates by a contractor to your adjuster.

#### Important numbers for policyholders

- **Flood insurance questions?** Call 1-800-427-4661 for general flood insurance questions or to locate your flood insurance company or call 1-800-942-4242 for help locating your homeowners and flood insurance company.
- **Need additional aid?** Call 1-800-621-3362 to register with FEMA Disaster Assistance. You may be eligible for additional FEMA and State assistance.

#### Streamlined claims after Katrina and Rita

- **Advance payments.** Ask your company representative or adjuster about advance payments available to you. If you have contents coverage you may be eligible for an advance check in the range of \$3,000.
- **Waived proof-of-loss.** The NFIP has waived the usual proof-of-loss requirement. Instead, where the policyholder agrees, the claim will be based upon the report by the claims adjuster.
- **Fast-tracked payments for extensive loss.** Talk with your adjuster about how the damage assessment will be completed. In some cases, depending upon the extent of damage to your property, policy limits may be paid without waiting for a site visit. This process may be used when homes have been washed off their foundations, affected for long periods by standing water, or when only pilings or a slab remain.
- **Easier listing of contents.** Your adjuster will assist you in developing a list of damaged contents and appliances. Serial and model numbers are not needed, and a list of contents by major grouping may be submitted.