FLOOD INSURANCE

Know What To Do After A Flood

You have made the *wise decision* to purchase flood insurance.

Now, take the necessary steps to prepare and protect yourself, your family, and your home in advance of a flood. Review these tips for guidance and direction regarding flooding, the insurance claims process, and resources to obtain additional flood information.

Review your flood policy so that you understand your coverage and know your deductible. If you need assistance or have questions regarding your insurance policy or deductible, contact your insurance agent, insurance company or the Department of Financial Services:

Insurance Consumer Helpline

1.877.693.5236

PLAN PREPARE PROTECT

Are You Disaster Ready?

FLORIDA'S INSURANCE CONSUMER ADVOCATE

FLORIDA DEPARTMENT OF FINANCIAL SERVICES

Tasha Carter

Tips for Filing a Flood Insurance Claim

REPORT YOUR FLOOD CLAIM

- When you are sure it is safe to return to your home, contact your insurance agent or your insurance company immediately to report your claim.

- If you do not have your flood insurance policy information and need assistance, contact:

National Flood Insurance Program's Help Center
1.800.427.4661

Department of Financial Services' Insurance Consumer Helpline
1.877.693.5236

- If you have not been contacted by an insurance adjuster within 24-48 hours after filing the claim, contact your insurance agent or insurance company for assistance to avoid any further claim handling delays.

DOCUMENT YOUR DAMAGES AND PREPARE FOR THE INSPECTION

SEPARATE ALL ITEMS

As soon as possible, separate the damaged property from the undamaged property so that the damaged items can be inspected and evaluated.

RETAIN DAMAGED ITEMS

Do not destroy or throw away any damaged items until your insurance adjuster has inspected the damages.

However, if there are damaged items that can pose a health risk or if you are required to remove the damaged items, take pictures and/or video and notify your insurance company immediately for further instructions.

TAKE PHOTOS AND VIDEO

Take pictures and/or video your damages both inside and outside the home.

DOCUMENT DAMAGE

Make a list of your damaged property. Gather any receipts, bills, serial numbers, and records to properly document the number, description, and amount of all damaged property.

PROTECT UNDAMAGED ITEMS

Make efforts to protect any undamaged property and to prevent any additional damage to your property such as moving property to higher places/ ground in the home, if possible, so the water cannot destroy it.

BE PREPARED TO WORK WITH YOUR

- Prior to allowing an insurance adjuster access to your home, confirm their identity by requesting their driver's license, business card, company badge or other form of identification.
- Have your documentation; such as your pictures, receipts, bills, or repair estimates ready for your insurance adjuster to review and examine.
- Your insurance adjuster will assess the damage to determine the extent of the flood damage and review your documentation to prepare an estimate to repair or replace your property as covered by your policy.
- If you already have estimates for the damages to your home, provide them to your insurance adjuster. Make sure the estimates list the amount to repair or replace each item that was damaged.
- Cooperate with your insurance adjuster in the investigation of the claim. Allow your insurance adjuster to inspect your property and be ready to address any questions or concerns your adjuster may have.
- Ask your insurance adjuster if you are eligible for coverage to cover the cost to meet state or local building requirements when you repair or rebuild your home if needed.

NOTE: Your insurance adjuster should not ask you for any money, charge a fee, or collect your deductible. Also, your insurance adjuster does not have the authority to approve your claim. Your insurance company will determine if your claim will be approved.

FINAL STEPS

- After the insurance adjuster has evaluated your damages, you may receive a Proof of Loss Form from your insurance company to complete. Return the signed Proof of Loss Form to your insurance company within 60 days of filing your flood claim.
  - A **Proof of Loss Form** includes your sworn statement of the amount you are claiming along with any other information requested by your insurance company.
- Keep a copy of your Proof of Loss Form and any documentation you submit to or receive from your insurance adjuster or your insurance company for your records.
- If you discover additional damage caused by the flood or the repairs cost more than estimated, contact your insurance adjuster as soon as possible so a follow-up inspection can be completed, if needed to verify the additional damages.

Once you receive final payment for your claim, the claims process is complete.

NOTE: Be cautious when obtaining estimates and visits from various companies and individuals wanting to assist you with your flood claim. Ask for identification, licenses, and even references of companies or individuals you intend to do business with to avoid being scammed or being approached by unlicensed individuals. Check the company's license or the individual's license to confirm the license is active and to confirm the company or individual is insured as required.

Still Need Help?

You should contact your insurance adjuster or insurance company first if you have questions or concerns about your flood insurance claim.

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If you do not agree with the payment of your flood claim, review your policy to determine what options are available to you to resolve your issues. You may also contact the **Florida Department of Financial Services:**

Office of the Insurance Consumer Advocate
850.413.5923

Insurance Consumer Helpline
1-877-MY-FL-CFO
(1.877.693.5236)

CERTIFIED FLOODPLAIN MANAGER

Your **local Floodplain Manager** can also assist with flood issues and concerns such as:

- Verifying your flood zone designation
- Questions regarding how to better protect or repair your home

A Floodplain Manager helps to reduce the state's flood damage by reviewing local flood zone designations and determining where flooding is most likely to occur. They also:

- Administer federal, state laws as well as local laws related to the management of areas likely to flood
- Answer other questions you may have regarding flooding in your area
- Provide you with referrals if additional information is needed

Locate your local Certified Floodplain Manager online:

Association of State Floodplain Managers

www.floods.org/membership-communities/connect/cfms-nationwide

FLOOD INSURANCE ADVOCATE

The **Flood Insurance Advocate**, part of the Federal Emergency Management Agency, helps consumers with flood insurance-related issues and can provide:

- Assistance with unresolved issues such as claims and flood zones
- Educational guidance and resources regarding the National Flood Insurance Program (NFIP)

If you have concerns about the accuracy of your flood insurance rate, need help with the NFIP claims process, or questions regarding flood insurance, you can contact:

The Office of the Flood Insurance Advocate

www.fema.gov/flood-insurance/advocate

***Ask the Advocate* FEMA Website**

www.fema.gov/webform/flood-insurance-advocate-ask-question

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