



How To File a Flood Insurance Claim

STEP ONE: Notify your insurer to start the claims process

After experiencing a flood, contact your agent or insurance company to file a claim. Make sure you have the following information handy:

- The name of your insurance company
- Your policy number
- A telephone number and/or email address where you can be reached at all times

An adjuster should contact you within a few days of filing your claim. If you do not hear from an adjuster, you can contact your insurance agent or company again.

STEP TWO: Document and mitigate damage

Separate damaged from undamaged property. Your adjuster will need evidence of the damage to your home and possessions to prepare your repair estimate.

- Take photographs of all of the damaged property, including discarded objects, structural damage, and standing floodwater levels.
- Make a list of damaged or lost items and include their date of purchase, value, and receipts, if possible.
- Officials may require disposal of damaged items so, if possible, place flooded items outside of the home.
- Prevent new or further damage (set out salvageable items to dry, this will be important later in the claims process).
- Obtain receipts for all mitigation repairs.

STEP THREE: Complete a proof of loss to support your claim

Your adjuster will assist you in preparing a Proof of Loss (which is your sworn statement of the amount you are claiming including necessary supporting documentation) for your official claim for damages. A Proof of Loss can be many things, but must contain the specific details set forth in the Standard Flood Insurance Policy. You'll need to file your Proof of Loss with your insurance company within 60 days of the flood. This document substantiates the insurance claim and is required before the National Flood Insurance Program (NFIP) or insurance company can make payment.

You'll receive your claim payment after you and the insurer agree on the amount of damages and the insurer has your complete, accurate, and signed Proof of loss. If major catastrophic flooding occurs, it may take longer to process claims and make payments because of the sheer number of claims submitted.