

# How to file a flood insurance claim

## 1 CALL YOUR AGENT

Report your loss immediately to your insurance agent or insurance carrier.

Ask your insurance carrier about advance payments. If you send photo or video documentation of your flood damage to your carrier, you may be able to receive an advance payment before the adjuster inspects your damage. This documentation helps the insurance carrier determine your eligibility.

A claims adjuster will contact you and schedule an appointment to inspect your property.



If you need help finding your insurance carrier, call 1-800-427-4661

## 2 TAKE PHOTOS

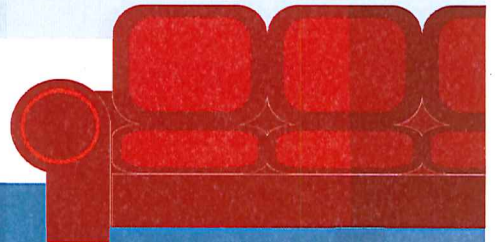
Before entering your home, first make sure it's safe. Take as many pictures and videos of your flood damaged property as possible – both on the outside and the inside of the building.

For appliances and electronics, take a photograph of the make, model, and serial number for the adjuster.



## 3 BEGIN CLEANUP

Remove your flood-damaged items. Keep samples of items like flooring and curtains for your adjuster's inspection. After photographing them, immediately throw away flooded contents that pose a health risk like perishable food and moldy items.



NFIP Policyholders must follow the guidelines of their flood policy when cleaning up. Visit [www.epa.gov/mold/mold-cleanup-after-floods](http://www.epa.gov/mold/mold-cleanup-after-floods) for more information.



## 4 MEET YOUR ADJUSTER

When your claims adjuster arrives, make sure they show you their official identification.

A Proof of Loss is a policyholder's statement of the amount of money being requested for flood loss damages. It must be sent to your insurance carrier within 60 days after the date of loss or within any extension of that deadline made in writing by FEMA.

## 5 RECEIVE FINAL PAYMENT

After your adjuster inspects your property, you will receive a package from the adjuster or insurance carrier with your adjuster's report. Once agreed, and you sign a Proof of Loss when required, you will receive a check made out to you and/or your mortgage company. Notify the adjuster or insurance carrier if you have questions. Depositing the check will not prevent you from requesting additional payment if applicable.



If you are unsatisfied with your claim determination, NFIP offers a no-cost appeals process: [www.fema.gov/flood-claim-appeals-and-guidance](http://www.fema.gov/flood-claim-appeals-and-guidance)

