HOW to File a Flood Insurance Claim

REPORT YOUR LOSS to your insurance agent ASAP.

Within 24-48 hours, an adjuster will call you to schedule an appointment.

TIP: Photograph and then move water-damaged items outside (to prevent mold).

DURING THE ADJUSTER’S VISIT

The adjuster will:
- Have official identification.
- Take measurements and photos, and note direct flood damage.
- Provide you with a local contact if any additional visits are needed.
- Provide you with a flood certification number.
- Provide you a suggested Proof of Loss, based on the assessment.

The adjuster will not:
- Approve or disapprove claims.
- Tell you whether your claim will be approved.
- Tell you about other forms of assistance.

SUBMIT THE PROOF OF LOSS

Review, sign, and send the Proof of Loss to your insurance company.

BE READY WITH:
- Your policy number, insurance company info, and best way to be reached.
- Lots of photos of your damaged property.
- Documents related to damaged property (i.e., contractors’ estimates, receipts).
- Samples or swatches of carpeting, wallpaper, furniture upholstery, and window treatments.

YOU CAN REQUEST AN ADVANCE OR PARTIAL PAYMENT, IF NEEDED.

REQUEST FOR ADDITIONAL PAYMENT
If you discover additional damage after filing your claim, or repairs cost more than estimated, you can file for additional payment. Contact your adjuster or insurance agent to start the process.

PAYMENT OF CLAIMS
By law, claim payment checks for structures must be made out in the mortgage holder’s name. Contact your mortgage holder for more information.

UPDATED 8/2/17