

Submit Your Flood Insurance Claim Now

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MIDLAND, Mich. — Michiganders who have a policy with the National Flood Insurance Program (NFIP) should submit their claim now for damage caused by the May 16-22 severe storms and flooding.

Policyholders have just 60 days from the date damage occurred to file a flood insurance claim with their insurance agent. If you don't know who your agent is, call 877-336-2627.

An insurance adjuster will contact you to schedule an appointment to document your damaged property. To protect the health and safety of NFIP policyholders and adjusters, FEMA is allowing for remote inspections of flood losses. After the inspection, work with your adjuster to make sure your Proof of Loss (POL)—completed and signed by you—and all required documentation are submitted to your insurance company.

The adjuster will contact you as the claim progresses to an agreement and closure. If you disagree with the resolution of your claim, you may ask how the adjuster arrived at the figure(s) and request an explanation of the policy if an item was excluded from coverage. If you are unsatisfied with your claim determination, the NFIP offers a no-cost appeals process: www.floodsmart.gov/flood/appeal-your-claim-payment.

For more information about the claims process, visit www.floodsmart.gov/start. To learn more about flood insurance coverage, visit FloodSmart.gov or call 877-336-2627.

