

Hurricane Delta Prompts Flood Insurance Claims; What to Expect During Process

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BATON ROUGE, La. — Hurricane Delta survivors with flood insurance through the National Flood Insurance Program are beginning to make claims on their flood-damaged properties and should be aware of what to expect during the claims process.

- Policyholders who filed flood insurance claims after Hurricane Laura will need to file new claims if damage was sustained from Hurricane Delta. You will need to document new damages and be prepared to provide receipts and documentation for any repairs you made from your prior loss.

Since Hurricane Delta struck Louisiana on Oct. 16, over 1,300 flood insurance claims have been filed. Policyholders should follow these steps:

Immediately following flood damage,

- Contact your insurance agent to report your loss. If you can't remember the name or number of the insurance company that services your FEMA flood policy, call the NFIP at 877-336-2627 to find out.
- An insurance adjuster will be assigned to you and will contact you within a few days of filing your claim. Ask the adjuster if you are eligible for a remote claim adjustment and an advance payment to help you start recovering.

When it is safe to return to your home or business,

- Be aware, you may need a permit for repairing and rebuilding. Contact your local floodplain management and building department.
- Wear protective gear and take photos and/or videos of the outside and inside of the property.
- Keep swatches of carpet, drapes, and upholstery of unrepairable building finishes and contents when removing debris, as the type and quality of material may impact the amount payable on the claim.



FEMA

- All removed materials need to be photographed before disposal.
- Follow the EPA's guidelines for safely removing all mold. The NFIP will not cover mold damage if policyholders fail to take action to prevent the growth and spread of mold. For more information, view:
www.floodsmart.gov/flood/document-damage.

Remote flood claims adjusting:

- Adjusters will make sure policyholders have the necessary technology and equipment (e.g., a digital camera or a cell phone with camera and something that can be used for measurements) and are comfortable using it to take the photographs required for the adjustment.
- The adjuster will also communicate how much time could be required to document the damage (2 to 4 hours, or more), and the importance of high-quality exterior and interior photos of the damaged and undamaged building and contents.
- Adjusters typically take their own measurements during a physical inspection; however, for remote adjusting, they will rely on the policyholder to take and document measurements using things like rulers, measuring tape, stepping off toe-to-heel, etc.
- There are some instances when a remote adjustment will not be an option, or it may not be the best one for a policyholder's claim. Some examples include cases where: the policyholder does not have the technology needed; there are large losses with substantial damage; an expert, like an engineer is needed, or other perils are involved, like wind vs. water.

Working with your flood adjuster

- The building and personal property deductibles under the NFIP policy applies on a per claim basis. If you had a flood claim from Hurricane Laura and had additional damage from Hurricane Delta, the adjuster assigned to handle your Hurricane Delta claim will determine if your damage requires a second claim and deductible.
- During the recovery process, it is important for policyholders to talk to the assigned adjuster or their flood insurance carrier before signing a water remediation contract to have work done that may not be covered under the policy.



- The important thing for policyholders to know is if they choose to have their claim remotely adjusted, they can request an in-person inspection at any time during the process. Adjusters are there to support policyholders and address their concerns throughout the claims process.
- Adjusters will show you an official identification card. Don't pay a fee to any third party to file your claim.
- After the adjuster's inspection is complete, you will receive a copy of a detailed damage estimate. It is important that you review the estimate and speak with the adjuster concerning any questions you have about the estimate; or if you identify items that he/she omitted or require further review.
- To help ensure you receive a claim payment that reflects your flood loss and is within your policy limit, ask your insurance company about any important deadlines you need to meet, like submitting your Proof of Loss form. You must submit a completed and signed Proof of Loss with all supporting documentation to your insurance company within 60 days of the loss.
- After your Proof of Loss is processed, you will receive a check made out to you and/or your mortgage company.
- Carefully review all the documents you receive before depositing the check.

Wind vs. water insurance claims:

- Hurricane Delta is a wind-and-water event that brought damage from rising waters, but also incurred wind damage to buildings like roof damage or damage from downed trees.
- The Standard Flood Insurance Policy (SFIP) pays only for direct physical loss by or from flooding to insured property.
- Your adjuster will be looking for signs of a general condition of flooding and a flood water line. Damage below this line is typically flood damage. Damage above the flood-water line is typically wind damage, such as water-stained ceilings or water damage at broken windows or exterior doors, missing shingles, turbine or fascia damage, water stains to the ceiling or down walls.
- Your adjuster may ask for a copy of your wind or homeowner's damage estimate to confirm no overlap in scope or payment of damage.
- When it is too difficult to tell if the damage was from wind or flood, NFIP insurers may recommend the use of an expert to help determine causation and extent of damage by wind and/or flood.

Flood claim appeals



- FEMA's goal is to ensure that you, as an NFIP policyholder, receive the amount you are owed for your claim(s) under the terms of your policy.
- If you believe your policy provides more coverage than you received payment for, ask your adjustor or insurer to clarify.
- If you receive a denial letter from your insurer for all or part of your claim, you can file a written appeal, including the denial letter and supporting documentation, within 60 days of the date you received the letter. Email your appeal to FEMA-NFIP-Appeals@fema.dhs.gov.
- There is no fee to file an appeal and you do not need a third party to represent you.
- To view more information on denials and appeals, visit <https://www.floodsmart.gov/index.php/flood/appeal-your-claim-payment>

For more information on the claims process, view the [NFIP Flood Insurance Claims Handbook](#), contact your insurance agent, visit [FloodSmart.gov](https://www.floodsmart.gov), or call the NFIP at 877-336-2627. Click [here](#) for an infographic on how to file a flood insurance claim.

