



FEMA

Fact Sheet

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News Desk: 225-382-1599

Louisiana Survivors: If You Have Flood Insurance, Make Use of Added Time to File Proof of Loss

Baton Rouge, La. – If you are a Louisiana homeowner, renter or business owner with flood insurance through the National Flood Insurance Program there's still time to gather the information you need to file a Proof of Loss for your damaged property.

Because some properties remain flooded and others only recently became accessible, the normal 60-day deadline was extended to 120 days from the date floodwaters first invaded your home or business.

You should start compiling the information you need to file your claim, which should be filed with the agent or agency that sold you the flood insurance policy. Photos, videos and receipts are helpful in establishing the value of your property and possessions.

If you have to dispose of items before the adjuster can inspect the property, take photos and write down the make, model and serial numbers of appliances, heaters, furnaces and water heaters that were hauled away.

Be aware that unless you can prove that any of your belongings were brand new at the time of the flood, the insurance adjuster will depreciate their value. Any information, including receipts, photos and videos you can produce to show that your property was new or in almost new condition may increase the amount of your insurance settlement. Photos or videos taken by visitors may be useful, too.

If you already have been offered a settlement that you consider too low, you can appeal and submit any information you can gather to back up your appeal.

Whether you are filing for the first time, or appealing a denial or too-low valuation, take as many photos and videos as you can do safely, to support your claim. If you can't get to your property, gather as much documentation as you can from local authorities to verify that you remain flooded and inaccessible.

NFIP policies are sold by authorized insurance agents, often the same agents who sold policyholders their homeowner's or other insurance. Call the agent who sold you the policy if you have questions. If you wish to speak with a representative of the National Flood Insurance Program about flood insurance, call 800-621-3362 and press Option 2.

A blank NFIP Proof of Loss document may be downloaded at:
<http://www.fema.gov/library/viewRecord.do?id=2545>

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We urge everyone to continue to use caution in areas where floodwaters remain. Monitor DOTD's www.511la.org website for updated road closure information. Look for advisories from your local authorities and emergency managers. You can find the latest information on the state's response at www.emergency.la.gov. GOHSEP also provides information at www.gohsep.la.gov, Facebook and Twitter. You can receive emergency alerts on most smartphones and tablets by downloading the new Alert FM App. It is free for basic service. You can also download the Louisiana Emergency Preparedness Guide and find other information at www.getagameplan.org.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). If you are deaf, hard of hearing or have a speech disability loss and use a TTY, call 800-462-7585 directly; if you use 711 or Video Relay Service (VRS), call 800-621-3362.

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards. Follow us on Twitter at twitter.com/femaregion6 and the FEMA Blog at <http://blog.fema.gov>.

The U.S. Small Business Administration (SBA) is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private non-profit organizations, homeowners and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations. For more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling (800) 659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA's website at www.sba.gov/disaster. Deaf and hard-of-hearing individuals may call (800) 877-8339.

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