



Overview

Once you report a loss an adjuster is assigned to assist you with your claim. The adjuster will work with you to reach an agreed amount for the covered loss. The adjuster will also scope the damage and provide an estimate of the covered flood damage and a proof of loss form to you for signature. It is important to know that once you sign the proof of loss form, there is still an opportunity to work with your insurance carrier if you find additional flood damage or if you have a request for additional payment under your claim. The estimate, proof of loss form, and other supporting documentation comprise the **Proof of Loss** ([fema.gov/media-library/assets/documents/9343](https://www.fema.gov/media-library/assets/documents/9343)), which is required before your claim can be paid. If you disagree with your adjuster's estimate of damage, the following guidance outlines the effort to develop the Proof of Loss, to reach an agreed-to loss settlement amount, and/or to fully explain to you any damage that is not covered under the terms and conditions of your Standard Flood Insurance Policy (SFIP). It is also important to note that even though the adjuster offers assistance to you with your claim, the responsibility to promptly report your loss, timely submit the Proof of Loss and the payment amount requested, is solely yours as stated within the SFIP at Section VII. General Conditions, paragraph (J) "Requirements of Case Loss".

STEP 1: Report the loss to your insurance agent or the insurance carrier, who will in turn assign an adjusting firm who provides an adjuster to assist you with presenting the support for your loss.

STEP 2: The adjuster inspects the property (scoping visit) and may ask if you wish to request an advance payment from your insurer; the adjuster will send you a detailed room-by-room unit-cost estimate of damage and a proof of loss form. If you agree, the proof of loss form should be signed to and sworn to, and upon your insurer's review and agreement, the loss is settled.

STEP 3: If you do not agree, you should work with your adjuster to find a dollar amount for the covered loss that can be agreed on. Also, working with your general contractor is also helpful.

STEP 4: If you are unable to reach an agreement with the adjuster, you should contact your adjuster's supervisor by calling the adjusting firm.

STEP 5: The supervisor should work with you to find a dollar amount for the covered loss that can be agreed on.

STEP 6: If you are unable to reach an agreement with the adjuster's supervisor, you should contact your insurance carrier's claims department to discuss the amount difference or coverage issue with a claim examiner.

STEP 7: If you are unable to reach an agreement with the claim examiner, you should complete a **proof of loss form** ([fema.gov/media-library/assets/documents/9343](https://www.fema.gov/media-library/assets/documents/9343)) for the total amount you are requesting (the undisputed amount plus any additional amount), and then send the signed and sworn-to proof of loss form with documentation to support the additional amount you are requesting, directly to the insurance carrier claim examiner.

STEP 8: If the insurer agrees with your documentation, they will pay the amount you are requesting; or they may provide the adjusting firm with their recommendation which may lead to an additional payable amount and a new Proof of Loss. If the insurer disagrees, they will issue payment for any undisputed amount, and a written denial letter will be sent to you fully explaining the reasons for the disallowance (denial) of your claim or any portion of your claim.

STEP 9: If you agree with the denial or no longer dispute the decision, the loss is settled.

STEP 10: For any denial of payment, in whole or in part, which you are disputing, three options remain:

- You may send an *amended* Proof of Loss with supporting documentation back to the claim examiner; see STEP 8
- You may submit a formal appeal to FEMA
 - A written appeal letter must be sent to FEMA within 60 days of your insurer's denial letter, along with a copy of the denial letter and the documentation you have to support your Appeal.
- You may file a lawsuit against your insurer
 - A lawsuit must be filed within one year of your insurer's first written denial letter and only in U.S. District Court in the district where the property is located at the time of the loss.
 - However, once you file a lawsuit, you may no longer appeal your claim to FEMA or file an amended Proof of Loss with your insurer.