

Disaster Response Steps



After a disaster, it is important to be armed with information to help flooded residents begin the flood insurance claims process and be prepared to provide the necessary post-flood guidance from the National Flood Insurance Program (NFIP). Please refer to the following list of key messages and outreach activities to help you effectively assist flooded residents and inform the media about how the NFIP works.

IMMEDIATELY AFTER A FLOOD EVENT

Recommend that all policyholders with flood damage contact their insurance agent first; then disseminate these informational materials and resources (included in this CD):

- After the Flood Fact Sheet
- Filing Your Flood Insurance Claim
- Flood Insurance Claims Handbook
- Summary of Coverage

INITIATE CONTACT

Communicate with industry partners and other important stakeholders on a consistent basis to share information and help each other coordinate outreach efforts. Share resource information such as phone numbers or Web sites, to help people find the answers they need.

Representatives from these groups can help disseminate critical information and serve as advocates for the NFIP. Important stakeholder contacts include public relations staff and their spokespersons from:

- Local insurance associations
- Your state or community emergency management agency and organizations
- Your state insurance commissioner's office
- Local recovery or community organizations (e.g., the American Red Cross, Salvation Army, United Way)
- Your NFIP State Coordinator

Insurance companies may also issue a toll-free number for policyholder questions or claims information.

COLLECT FLOOD STATISTICS

After a flood occurs, you may receive questions about the amount of flood insurance coverage, the number of claims and historical flooding in the affected area. Collect statistics from your NFIP representative (contact your Federal Emergency Management Agency, FEMA, regional office), including statistics from past flood-related events in your community such as dates, damage totals, number of homes destroyed and property damage costs incurred as a result of the flood.

For sample statistics and resources, refer to the Facts and Figures and Resources for Data and Statistics fact sheets included in this CD.

For more flood insurance messages or information about the NFIP, please visit Floodsmart.gov. You may also refer to the NFIP and FloodSmart fact sheets in this packet. Additional documents, such as the consumer brochures in the CD, can also be useful for outreach efforts. You can also call FEMA Public Affairs at 202-646-4600.

