

# Flood Recovery Tips after You File Insurance Claims

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**LITTLE ROCK, Ark.** — After registering with FEMA for disaster assistance, it's important to follow up with any homeowners, renters or flood insurance company claims you have filed and keep FEMA posted on the progress.

Even if you received an initial denial from FEMA due to insurance coverage, FEMA will review your application for assistance after insurance has paid. Sometimes, FEMA may be able to help where insurance did not. Keep in touch with the insurance company and your agent.

Disaster survivors holding flood insurance policies can follow up on their flood insurance claims in three ways:

- Contact the insurance agent who sold you the flood insurance. Have ready the name of your flood insurance company, your policy number (if available), current contact information, and the date of loss.
- Communicate with your insurance adjuster. The adjuster will provide a telephone number and work with you to calculate damage value and prepare a repair estimate.
- Remember, flood insurance does not cover mold, mildew and moisture, precious metals, stock certificates, property and belongings outside the building; living expenses such as temporary housing, business interruption losses, or loss of use, and vehicles.
- Contact the National Flood Insurance Program via the FEMA registration number, **800-621-3362**. **Option 2** will get you to a flood insurance specialist.
- Persons who are deaf, hard of hearing or have a speech disability and use a **TTY** may call **800-462-7585**. If you use **711** or VRS (Video Relay Service), call **800-621-3362**. The toll-free numbers are open daily from **7 a.m. to 10 p.m.** Multilingual operators are available.



The same numbers can be used to register for FEMA disaster assistance. The deadline to register is Aug. 14. Don't wait until insurance is settled to register, as it may happen after the deadline.

FEMA applications may also be filed online at [DisasterAssistance.gov](https://DisasterAssistance.gov). Help is available in most languages, and information on the registration process is available in ASL at [fema.gov/media-library/assets/videos/111546](https://fema.gov/media-library/assets/videos/111546). Download the FEMA [mobile app](#) (available in Spanish) at Google Play or the Apple App Store.

For updates on the Arkansas response and recovery, follow the Arkansas Department of Emergency Management (@AR\_Emergencies) on Twitter and Facebook and [adem.arkansas.gov](https://adem.arkansas.gov). Additional information is available at [fema.gov/disaster/4318](https://fema.gov/disaster/4318).

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*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.*



**FEMA**

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