

Oklahoma Flooding Prompts Insurance Claims, What to Expect During Process

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Oklahoma City, OK — Oklahoma residents 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. Statewide, there have been over 578 flood insurance claims since April 1, 2019, with the highest concentration in Tulsa County. Policy holders should follow these steps.

Immediately following flood damage:

- Contact your insurance agent to report your loss.
- Depending on the severity of the event, an insurance adjuster will contact you within a few days of starting your claim.
- Ask the adjuster if you are eligible for 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 cleaning up/rebuilding. Contact the local building office for rebuilding requirements for your area.
- Wear protective gear.
- Take photos and/or videos of the outside and inside of the property.
- Label damaged personal property before removing anything.
- Remove your flood-damaged items but keep samples of items like flooring and curtains for your adjuster's inspection where the type and quality of material may impact the amount payable on the claim.
- Immediately throw away flood-damaged contents that pose a health risk (like perishable food and pillows), after photographing them.
- Follow the EPA's guidelines for safely removing all mold. NFIP will not cover mold damage if policyholders fail to take action to prevent the growth and spread of mold. For more information, view: [Guidelines for Flood Clean Up for NFIP Policyholders](#).



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Visiting with your adjustor:

- Ask your adjustor to provide you a 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.
- Your adjuster will contact you to make an appointment to visit your damaged property.
- When your adjuster visits, he/she will show you an official identification card.
- Don't pay a fee to any third party to file your claim.
- 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.
- After your insurance adjuster inspects your property, you will receive a package from the NFIP with your insurance adjuster's report and a check made out to you and/or your mortgage company.
- Carefully review the report before depositing the check.

Supplemental Proof of Loss

- If there is damage or content loss that was not included in your original Proof of Loss, you can file a supplemental claim to have your claim payment adjusted.

Flood Claim Appeals

- FEMA's goal is to ensure all policyholders receive the amount they are owed for their claim(s) under the terms of their 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 written on the denial 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.

For more detailed policyholder tips and steps, view the [NFIP Flood Insurance Claims Handbook](#).



Purchasing flood insurance is one of the most important steps residents can take to protect the lives they've built. Just one inch of water in a home can cause more than \$25,000 in damage. Most homeowners and renters policies do not cover flood damage. Call your insurance agent to get a quote. Call 1-800-427-4661 or visit www.floodsmart.gov. Don't delay. Policies typically take up to 30 days to go into effect.

Individual Assistance for homeowners and renters can include grants to help pay for temporary housing, home repairs and other serious disaster-related expenses not met by insurance or other assistance programs. Low-interest disaster loans from the U.S. Small Business Administration are available to businesses, private nonprofit organizations, homeowners and renters to cover residential and business losses as a result of the disaster.

Affected residents and business owners in the newly designated counties may apply for disaster assistance by calling FEMA's toll-free registration number, 800-621-FEMA (3362) or TTY 800-462-7585. An application may also be completed online by going to www.DisasterAssistance.gov.To apply for SBA low-interest disaster loans, applicants can visit their nearest disaster recovery center for one-on-one assistance or apply online using SBA's secure website at <https://disasterloan.sba.gov/ela>.

In addition, applicants can get more information on SBA disaster assistance by calling SBA's Customer Service Center at (800) 659-2955, by visiting www.sba.gov/disaster, or by emailing disastercustomerservice@sba.gov. Individuals who are deaf or hard of hearing may call (800) 877-8339.

Find out more at <https://www.fema.gov/okmit> and <https://www.fema.gov/disaster/4438>. Follow us on Twitter at [www.twitter.com/femaregion6](https://twitter.com/femaregion6) and the FEMA Blog at <http://blog.fema.gov>.

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FEMA's mission is to help before, during and after disasters.



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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). For TTY call 800-462-7585.

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 [SBA.gov/disaster](https://www.sba.gov/disaster). Deaf and hard-of-hearing individuals may call 800-877-8339.



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