

# St. Clair County Residents Urged to Check for Flood Insurance Coverage

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**CHICAGO** – As recovery continues after the July floods in St. Clair County, FEMA wants to remind residents to file their flood insurance claim. Many residents may be unaware that they have flood insurance coverage through a Group Flood Insurance Policy (GFIP) provided when they received FEMA assistance after the federally declared disaster in 2022. Other area residents may have flood insurance coverage through a Standard Flood Insurance Policy, or another type of insurance.

If you received disaster assistance in the past, you may already be covered by a GFIP. This policy provides financial protection against flood damage and can be an important resource to help rebuild and recover.

## Steps to File Your Flood Insurance Claim:

1. **Contact Your Insurance Provider:** If you know you have flood insurance, contact your insurance provider immediately to start the claims process. If you do not have flood insurance, you may be covered by sump pump or water backup insurance. Contact your insurance provider for more information.
2. **Verify Your Flood Coverage.** If you are uncertain what type of flood insurance policy you have, contact NFIP Direct at 800-638-6620, Option 2.
3. **Document the Damage:** Collect photos and videos of all flood-related damage to your property. This documentation is beneficial when filing your claim.
4. **Keep Receipts:** Save all receipts for any repairs or temporary lodging costs incurred due to the flooding. These expenses may be reimbursable under your policy.
5. **Continue Clean-up.** Document damage and take steps to stop the spread of mold. After taking photos, you should **immediately throw away flooded items that pose a health risk**, such as perishable food items, clothing, cushions, and pillows.



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Don't delay—verify your coverage and file your claim today to ensure you receive the support you need to rebuild and recover. For more information, visit [www.floodsmart.gov](http://www.floodsmart.gov).



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