

# Starting Your Recovery

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Recovering after a flood event takes time and can be overwhelming. This information describes important steps to begin the claims process with the National Flood Insurance Program (NFIP).

## Start the Claims Process

When it is safe to return to your home, report your loss immediately to your agent or insurance company. Ask if you can get an advance payment to help you start recovering. This is also a good time to clarify your flood insurance coverage limits and what your policy covers. You might have a policy that only covers your structure, or you might have a policy that covers your personal items; some people have both.

If you are not sure how to contact your agent or insurance company, call the FEMA Mapping and Insurance eXchange (FMIX) **877-336-2627**.

Make sure you have the following information handy when speaking to your agent or insurance company:

- Policy declarations page (official document detailing your flood insurance coverage), if available;
- Contact information to reach you: phone number or alternate contact number; email address;
- The insured property location; and
- The name of your mortgage company(ies).

An insurance adjuster should contact you within a few days of starting your claim. If you do not hear from an insurance adjuster, you can contact your insurance agent or company again.

## Prepare for the Inspection and Make Repairs

Make sure it's safe to re-enter your structure. **Before you discard anything**, take photographs and videos of all of the damage, including personal property, building damage, and standing floodwater levels, both inside and out. Your insurance adjuster will need evidence of the damage to your home and possessions to prepare your repair estimate.

- For items like washers and dryers, hot water heaters, kitchen appliances, televisions, and computers, make sure you take a photograph of the make, model, and serial number.



- For your building items (e.g., flooring), retain samples such as carpet, wallpaper, and drapes for your insurance adjuster’s inspection.<sup>1</sup>
- Immediately throw away flooded content items that pose a health risk, such as perishable food items, clothing, cushions, pillows, etc. **after** photographing them.
- Contact repair services if the building’s electrical, water, or HVAC systems are damaged. It’s important to consult your insurance adjuster or insurance company before you sign any agreement or contract with a cleaning, remediation, or maintenance contractor.

Under the terms of your NFIP policy, you are responsible for minimizing the growth and spread of mold after a flood as much as possible. NFIP flood insurance policies will not cover mold damage if you fail to take action to prevent the growth and spread of mold. To learn more about safe and effective flood cleanup, visit the U.S. Department of Environmental Protection Agency’s website at [EPA.gov](https://www.epa.gov) to download a **Homeowner’s and Renter’s Guide to Mold Cleanup After Disasters**. Your community building department can provide useful information about what it means if your building is considered substantially damaged; provide tips on how to better protect or repair your home when rebuilding; and explain how to obtain building permits.

## Work with Your Insurance Adjuster

When your insurance adjuster arrives, they should show you their official identification (driver’s license and company ID or Flood Control Number [FCN card]). They should also provide you with contact information, such as their name, email, phone number, and the name of the adjusting firm.

When meeting with you, your insurance adjuster should:

- Explain the NFIP flood claims process;
- Inspect your property—during which he/she will scope your loss by taking measurements and photos;
- Explain what an advance payment is and how you can receive one;
- Discuss your policy coverage and provide information about how you should present your loss to your insurance company;
- Ask for a current mailing address and phone number if you are displaced;
- Discuss if you are eligible for *Increased Cost of Compliance* ([FEMA.gov/media-library/assets/documents/12164](https://www.fema.gov/media-library/assets/documents/12164));
- Help you present your claim to the insurer by submitting all the necessary documents to support your loss;

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<sup>1</sup> Please note, remote claims adjuster visits are available.

- Provide you with a repair estimate<sup>2</sup> of the coverage damage and, if required, a [Proof of Loss](#) for signature; and
- Answer questions about your claim.

**NOTE:** The insurance adjuster should never ask you for money or collect your deductible amount or charge you a fee for their services.

## Document Your Loss and Receive Payment

Your insurance adjuster will help you document flood damage for your claim. Below are some examples of what you can do to help the claims process go smoothly:

- Speak with your agent about your insurance policy, find out what it covers, and read the *NFIP Claims Handbook* ([FloodSmart.gov/start](https://www.floodsmart.gov/start)).
- Provide the photos and videos of your flood loss to your insurance adjuster. It can be helpful to organize these by room.
- Keep documents showing how you repaired or replaced flood damaged items, such as receipts, bank statements, and contractor's invoices. Provide these documents to your adjuster.

Be sure you ask your insurance company about any important deadlines you need to meet and keep copies of all documents pertaining to your flood claim, including everything you submit to your insurance company. This will help ensure you receive a claim payment that reflects your flood loss, within your policy limits.

## Unsatisfied with Your Claim Payment?

Your flood insurance company is committed to ensuring that you receive the full amount you are entitled to under your flood insurance policy. When you receive the estimate of your flood loss from your flood insurance adjuster, carefully review the detailed estimate to ensure it is complete. If you notice that something is missing for this flood loss claim or you have additional questions, contact your adjuster.

If you receive a letter from your flood insurance company denying all or part of your claim, or you would like to request an additional payment, you have several options to help make sure you receive the full amount due under your policy. For additional information, visit [FloodSmart.gov/flood/unsatisfied-with-your-claim-payment](https://www.floodsmart.gov/flood/unsatisfied-with-your-claim-payment).

## Expect Other Officials to Visit Your Home

As you recover, there are several different organizations and agencies that might send representatives to your home. Learn more about these representatives at *Who's Knocking at Your Door?* ([FEMA.gov/media-library/assets/documents/150843](https://www.fema.gov/media-library/assets/documents/150843)).

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<sup>2</sup> The adjuster's estimate is based on the visible damage observed at the time of the initial inspection and repair costs in your area. If you disagree with the adjuster's estimate or find additional damage later, discuss with your adjuster.

## Who to Contact if You Have Questions:

- Adjuster name: \_\_\_\_\_
- Adjuster phone:<sup>3</sup> \_\_\_\_\_
- Adjuster email: \_\_\_\_\_
- Insurance company: \_\_\_\_\_
- Insurance company phone: \_\_\_\_\_
- Insurance company email: \_\_\_\_\_

**Please be patient.** Depending on the severity of the disaster, it may take time for your adjuster and/or insurer to get back to you. Know that they are doing all they can to ensure you receive everything you are entitled to under your flood insurance policy.

## Need Additional Assistance?

For more information on the claims process, visit [FloodSmart.gov/start](https://www.floodsmart.gov/start) or call the FEMA Mapping and Insurance eXchange (FMIX) at 877-336-2627.

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<sup>3</sup> Please call, don't text your adjuster.