

# Flood Insurance Advocate Video Project

Release Date: 9? 17, 2021

Graphic



\*Coverage may be limited.

The Office of the Flood Insurance Advocate (OFIA) recently produced four videos to help explain frequently misunderstood concepts to National Flood Insurance Program (NFIP) customers. Existing material targeting insurance agents, adjusters, Write Your Own stakeholders, or other technical audiences can require an advanced level of familiarity with NFIP concepts. Confusion around certain flood insurance terminology was identified through OFIA's casework and research. The OFIA sought to address these commonly misunderstood topics with straightforward and informative videos.

1. **The Claims Process**: This video explains the NFIP claims process. It includes:

- Documentation tips and reminders
- The role of a flood adjuster
- Cost estimate of damages and proof of loss
- Adjusting a claim



2. **Basements**: This video explains how the NFIP defines basements. It includes:

- NFIP definition of a basement
- Types of below-ground spaces which are considered a basement
- Types of items and basement furnishings which have coverage

3. **Flood Risk**: This video explains the tools and considerations for assessing flood risk. It includes:

- An introduction to FEMA's Flood Insurance Rate Map (FIRM) and flood zones
- Considerations for homes outside of high-risk areas
- Urban flooding risks

4. **When Flood Insurance is Required**: This video explains when flood insurance is required vs. when it is simply recommended. It includes:

- An introduction to Flood Insurance Rate Maps (FIRMs) and Special Flood Hazard Areas (SFHAs)
- Mandatory purchase requirements for federally backed mortgages
- Insurance's effect on eligibility for future disaster assistance
- Reasons to insure properties when there is no requirement

