

# HOW to

# File a Flood Insurance Claim

NATIONAL FLOOD  
INSURANCE  
PROGRAM



**Report your loss** to your insurance agent ASAP.

Within 24-48 hours, **an adjuster will call you** to schedule an appointment.



## TIP

Photograph and then move water-damaged items outside (to prevent mold).

## DURING THE ADJUSTER'S VISIT



### The adjuster will:

- Have official identification.
- Take measurements and photos, and note direct flood damage.
- Provide you with a local contact if any additional visits are needed.
- Provide you with a flood certification number.
- Provide you a suggested Proof of Loss, based on the assessment.

### The adjuster will not:

- Approve or disapprove claims.
- Tell you whether your claim will be approved.
- Tell you about other forms of assistance.

### Be ready with:

- Your policy number, insurance company info, and best way to be reached.
- Lots of photos of your damaged property.
- Documents related to damaged property (i.e., contractors' estimates, receipts).
- Samples or swatches of carpeting, wallpaper, furniture upholstery, and window treatments.

## SUBMIT THE PROOF OF LOSS



**Review, sign, and send the Proof of Loss** to your insurance company.

**\$**  
YOU CAN REQUEST AN ADVANCE OR PARTIAL PAYMENT, IF NEEDED.

## REQUEST FOR ADDITIONAL PAYMENT

If you discover additional damage after filing your claim, or repairs cost more than estimated, you can file for additional payment. Contact your adjuster or insurance agent to start the process.

## PAYMENT OF CLAIMS

By law, claim payment checks for structures must be made out in the mortgage holder's name. Contact your mortgage holder for more information.

