

# HOW to

# File a Flood Insurance Claim



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

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



## TIP

Photograph and move water-damaged items outside (to prevent mold), but don't have them hauled away until an adjuster sees them.

## 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.

### Be ready with:

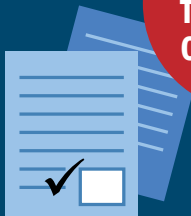
- Documents related to damaged property (i.e., contractors' estimates, receipts, photos).
- Your policy number and insurance company info.

### The adjuster will not:

- Approve or disapprove claims.
- Tell you whether your claim will be approved.

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

## SUBMIT THE PROOF OF LOSS



### Review, sign, and send the Proof of Loss

to your insurance company within 60 days after the loss.

## 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

Checks for building property are made out to the mortgage holder's name.



FEMA