



# NATIONAL FLOOD INSURANCE PROGRAM

**Bureau and Statistical Agent**

W-03050

**MEMORANDUM TO:** Write Your Own (WYO) Principal Coordinators and the NFIP Servicing Agent

**FROM:** WYO Clearinghouse

**DATE:** September 25, 2003

**SUBJECT:** FEMA News Releases Related to Hurricane Isabel  
03-187, 03-205, 03-206, and 03-215

Attached are several news releases from FEMA in connection with Hurricane Isabel, providing specifics to facilitate the filing of a claim in the affected states.

Please distribute this information within your organization as appropriate.

cc: Vendors, IBHS, FIPNC, WYO Marketing Committee, Government Technical Representative

Suggested Routing: Claims, Marketing, Underwriting

# U. S. DEPARTMENT OF HOMELAND SECURITY

## FEMA

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### FOR IMMEDIATE RELEASE

Contact: Mark Stevens  
(202) 646-4600

**September 15, 2003**

Release No.: 03-187

### DHS URGES FLOOD INSURANCE POLICYHOLDERS TO PLAN AHEAD FOR FILING A CLAIM

WASHINGTON – As part of preparations for a predicted landfall by Hurricane Isabel, the head of the U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) today alerted flood insurance policyholders that they should take steps now to facilitate the process of filing a claim in case they suffer flood losses from the approaching storm in the days ahead.

"Most hurricane damage is caused by flooding, not wind," said Michael D. Brown, Under Secretary of Homeland Security for Emergency Preparedness and Response. "And those property owners who were wise enough to protect themselves with flood insurance can take further steps before the storm arrives that will expedite the claims process in case that becomes necessary."

Brown said that homeowners, renters and business owners with flood insurance policies should set aside the policy itself and other important documents, such as the property deed, appraisal, and receipts for covered contents items, including furniture and other personal belongings. If possible, owners should take photos of important items, particularly those for which they no longer have receipts. These documents and photos should be put in a safe place that is less likely to be affected by rising floodwaters.

Anthony S. Lowe, Federal Insurance Administrator and FEMA's Mitigation Division Director, said that claims adjusters are experienced in calculating losses in the absence of receipts and other documentation. "Don't panic if you can't put your hands on these things. It's unlikely a claim will be denied for such a reason," Lowe said. "But documents and receipts will definitely speed up the claims process and guarantee that the amount you receive is accurate."

On March 1, 2003, FEMA became part of the U.S. Department of Homeland Security. FEMA's continuing mission within the new department is to lead the effort to prepare the nation for all hazards and effectively manage federal response and recovery efforts following any national incident. FEMA also initiates proactive mitigation activities, trains first responders, and manages Citizens Corps, the National Flood Insurance Program and the U.S. Fire Administration.

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**U. S. DEPARTMENT OF HOMELAND SECURITY**

**FEMA**

**FOR IMMEDIATE RELEASE**

**September 23, 2003**

Contacts: Mary Hudak (Atlanta, Ga.)

Release No.: 03-205

(770) 220-5226

Mark Stevens (Washington, D.C.)

(202) 646-4600

**FLOOD INSURANCE POLICYHOLDERS  
URGED TO FILE CLAIMS QUICKLY**

WASHINGTON – The U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) today advised all North Carolina residents affected by flooding from Hurricane Isabel who have flood insurance to contact the insurance company or agent that wrote their policy immediately in order to file a claim.

FEMA's Mitigation Division Director Anthony S. Lowe, who administers the National Flood Insurance Program (NFIP), said FEMA contractors were pre-deployed to hurricane zones to provide rapid troubleshooting assistance to flood insurance companies as they prepared for Isabel's aftermath.

Lowe also said the NFIP has agreements with 22 states, including North Carolina, to conduct a Single Adjuster Program, whereby one adjuster handles both wind and flood losses for the same building. "This procedure gives the policyholders quicker service because they can have both types of claims handled by one individual," he said.

Lowe credited the many North Carolina property owners who protected themselves in advance by purchasing flood insurance. "Those who have experienced hurricanes in the past know that damage from flooding can be just as devastating as that from high winds, and you can recover faster and more completely when you have flood insurance."

The NFIP makes flood insurance available in communities that adopt and enforce ordinances to reduce flood damage by regulating new construction. Currently, more than 100,000 policies are in force in North Carolina, representing more than \$16.5 billion worth of coverage. The NFIP is a self-supporting program; claims and operating expenses are paid from policyholder premiums, not from tax dollars.

NFIP officials offer the following tips to make the process of filing a flood insurance claim faster and easier:

- As soon as possible, call your insurance company or agent to report damage.

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## FLOOD INSURANCE – Add ONE

- If possible, photograph the outside of the premises, showing the evidence of flooding and the exterior damage.
- If possible, photograph the interior, showing your damaged belongings and the marks indicating the height of the floodwaters.
- Separate the damaged from the undamaged possessions for the adjuster's examination.
- When the adjuster arrives, let him or her know if you need an advance or partial payment for your loss.
- Throw away damaged property that presents a health hazard or could hamper cleanup. If items have been thrown away, describe them to the adjuster for documentation. Keep a piece of carpet large enough for the adjuster to determine quality and cost.
- Compile a room-by-room inventory of damaged or missing items. If possible, try to locate receipts or proofs of purchase.
- Submit your signed and sworn Proof of Loss form within 60 days following the loss.

“Remember, the most important thing to do is to contact the insurance company or agent who wrote your flood insurance policy,” Lowe said. “Returning to a flood-damaged home is a traumatic experience. But recovering from that damage is everyone's goal, and we want to make sure that this process is fast and easy for you.”

Information about flood insurance is available at <http://www.fema.gov/nfip/>.

On March 1, 2003, FEMA became part of the U.S. Department of Homeland Security. FEMA's continuing mission within the new department is to lead the effort to prepare the nation for all hazards and effectively manage federal response and recovery efforts following any national incident. FEMA also initiates proactive mitigation activities, trains first responders, and manages Citizens Corps, the National Flood Insurance Program and the U.S. Fire Administration.

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**U. S. DEPARTMENT OF HOMELAND SECURITY**

**FEMA**

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**FOR IMMEDIATE RELEASE**

**September 23, 2003**

Contacts: Niki Edwards (Philadelphia, Pa.)  
(215) 931-5614  
Mark Stevens (Washington, D.C.)  
(202) 646-4600

Release No.: 03-206

**FLOOD INSURANCE POLICYHOLDERS  
URGED TO FILE CLAIMS QUICKLY**

WASHINGTON – The U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) today advised all Virginia residents affected by flooding from Hurricane Isabel who have flood insurance to contact the insurance company or agent that wrote their policy immediately in order to file a claim.

FEMA's Mitigation Division Director Anthony S. Lowe, who administers the National Flood Insurance Program (NFIP), said FEMA contractors were pre-deployed to hurricane zones to provide rapid troubleshooting assistance to flood insurance companies as they prepared for Isabel's aftermath.

Lowe also said the NFIP has agreements with 22 states, including Virginia, to conduct a Single Adjuster Program, whereby one adjuster handles both wind and flood losses for the same building. "This procedure gives the policyholders quicker service because they can have both types of claims handled by one individual," he said.

Lowe credited the many Virginia property owners who protected themselves in advance by purchasing flood insurance. "Those who have experienced hurricanes in the past know that damage from flooding can be just as devastating as that from high winds, and you can recover faster and more completely when you have flood insurance."

The NFIP makes flood insurance available in communities that adopt and enforce ordinances to reduce flood damage by regulating new construction. Currently, nearly 78,000 policies are in force in Virginia, representing nearly \$12 billion worth of coverage. The NFIP is a self-supporting program; claims and operating expenses are paid from policyholder premiums, not from tax dollars.

NFIP officials offer the following tips to make the process of filing a flood insurance claim faster and easier:

- As soon as possible, call your insurance company or agent to report damage.

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## FLOOD INSURANCE – Add ONE

- If possible, photograph the outside of the premises, showing the evidence of flooding and the exterior damage.
- If possible, photograph the interior, showing your damaged belongings and the marks indicating the height of the floodwaters.
- Separate the damaged from the undamaged possessions for the adjuster's examination.
- When the adjuster arrives, let him or her know if you need an advance or partial payment for your loss.
- Throw away damaged property that presents a health hazard or could hamper cleanup. If items have been thrown away, describe them to the adjuster for documentation. Keep a piece of carpet large enough for the adjuster to determine quality and cost.
- Compile a room-by-room inventory of damaged or missing items. If possible, try to locate receipts or proofs of purchase.
- Submit your signed and sworn Proof of Loss form within 60 days following the loss.

“Remember, the most important thing to do is to contact the insurance company or agent who wrote your flood insurance policy,” Lowe said. “Returning to a flood-damaged home is a traumatic experience. But recovering from that damage is everyone's goal, and we want to make sure that this process is fast and easy for you.”

Information about flood insurance is available at <http://www.fema.gov/nfip/>.

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**U. S. DEPARTMENT OF HOMELAND SECURITY**

**FEMA**

**FOR IMMEDIATE RELEASE**

**September 25, 2003**

Contacts: Niki Edwards (Philadelphia)  
(215) 931-5614  
Mark Stevens (Washington, D.C.)  
(202) 646-4600

Release No.: 03-215

**FLOOD INSURANCE POLICYHOLDERS  
URGED TO FILE CLAIMS QUICKLY**

WASHINGTON – The U.S. Department of Homeland Security's Federal Emergency Management Agency (FEMA) today advised all Maryland residents affected by flooding from Hurricane Isabel who have flood insurance to contact the insurance company or agent that wrote their policy immediately in order to file a claim.

FEMA's Mitigation Division Director Anthony S. Lowe, who administers the National Flood Insurance Program (NFIP), said FEMA contractors were pre-deployed to hurricane zones to provide rapid troubleshooting assistance to flood insurance companies as they prepared for Isabel's aftermath. An NFIP Flood Response Office has been established in Lanham, Md.

Lowe credited the many Maryland property owners who protected themselves in advance by purchasing flood insurance. "Those who have experienced such storms in the past know that damage from flooding can be just as devastating as that from high winds, and you can recover faster and more completely when you have flood insurance."

The NFIP makes flood insurance available in communities that adopt and enforce ordinances to reduce flood damage by regulating new construction. Currently, more than 51,000 policies are in force in Maryland, representing more than \$6.5 billion worth of coverage. The NFIP is a self-supporting program; claims and operating expenses are paid from policyholder premiums, not from tax dollars.

NFIP officials offer the following tips to make the process of filing a flood insurance claim faster and easier:

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