



FEMA

W-06004

January 18, 2006

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

FROM: WYO Clearinghouse

SUBJECT: Advance Copy of Flood Insurance Reform Act (FIRA) Mailing Materials

Attached are samples of the materials that the NFIP Bureau and Statistical Agent will be mailing to NFIP policyholders in response to the 2004 Flood Insurance Reform Act requirements. The samples include the following:

- Important Information for Policyholders
- Flood Insurance Claims Handbook
- Acknowledgement Receipt for New Policies
- Acknowledgement Receipt for Renewal Policies
- Loss History Notice (with losses on file)
- Loss History Notice (with no losses on file)

If you have any questions, please contact your WYO Business Analyst.

Attachments

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

Suggested Routing: Claims, Marketing, Underwriting



FEMA

Important Information About Your Flood Insurance Coverage

Thank you for choosing to protect yourself with flood insurance. This package contains important information about your flood insurance coverage. The federal law governing the National Flood Insurance Program requires FEMA to submit this Acknowledgement Form to you for your signature. Please promptly sign, date, and return the Acknowledgement Form in the envelope provided.

Your insurance company has already provided you with a copy of your flood insurance policy, the Summary of Coverage, and declarations page. The Declarations Page includes your policy limits, as well as your deductible limits.

In this package, you will find:

- The **National Flood Insurance Claims Handbook**, with details on filing a claim;
- The **Acknowledgement of Receipt Form**, to sign and return to FEMA; and
- Your **property's flood loss history**

An Important Note on Coverage

While it is up to you to choose the coverage that's right for you, please be aware that:

- You understand that you have the option to purchase **both** building and contents coverage as part of your policy or;
- You may purchase building or contents coverage separately.
- Your lender (if applicable) may have a requirement for how much coverage you choose; and
- New coverage, or increases in current coverage, will likely require a 30-day waiting period to become effective.

Thank you for your cooperation and for choosing to protect yourself with flood insurance. If you have any questions about the Acknowledgement form or Property Flood Loss history, call 1-866-395-7496. For any other questions, contact your agent.

Enclosures: Flood Insurance Claims Handbook; Property Loss History; Acknowledgement of Receipt; Business Reply Envelope.

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National Flood Insurance Program

Flood Insurance Claims Handbook



Thank you for protecting yourself through the National Flood Insurance Program

Purchasing flood insurance is a wise decision for the home or business owner. Like homeowners' insurance, it's protection you hope you never have to use. But if flooding occurs, you will be protected as outlined in the details of your policy.

This claims guide was created by the Federal Emergency Management Agency (FEMA), which oversees the National Flood Insurance Program, to help you through the process of filing a claim and appealing the decision on your claim, if necessary.

While every effort has been made to make sure the information in this handbook is correct, you should refer to your policy and its Declarations Page for specific information on coverage, limitations, restrictions and deductibles.

Table of Contents

What To Do Before A Flood	2
Check Your Policy	2
Prepare Lists And Documentation	2
Secure Important Papers	3
Talk To Your Insurance Agent	3
Plan An Emergency Contact	3
What To Do After A Flood	4
Steps to Take Immediately	4
Handling Your Claim	5
Filing Your Claim	6
Addressing Questions About Your Insurance Claim	8
Four Steps To Appealing Your Claim	8

What To Do Before A Flood

- When you gather your insurance papers for safe-keeping, also gather any other important papers such as deeds or stock certificates that you may be keeping in the house.
- Since flood insurance renews annually, make it a point to update your documentation and papers at renewal time. Also, call your agent annually to make sure loss reporting procedures have not changed.
- Move any valuable items out of your basement. Flood insurance only covers items normally found in a basement, such as a furnace or washer and dryer. Personal items are not covered.
- Create an emergency kit, with a large flashlight, a battery powered radio, spare batteries, candles, waterproof matches, etc. Even if you never experience a flood, you'll be glad to have this kit in a power outage.

Don't wait until waters are rising in your area and flood threatens. Take steps now that will make your life much easier when a flood occurs.

CHECK YOUR POLICY

Make sure all the information is correct, including information about your mortgage company. If you have refinanced with a company other than the one shown on your policy, call your insurance agent or company representative immediately.

Prepare Lists and Documentation

If you've purchased contents coverage, make it a priority to make a detailed list of your home or business's contents and/or your personal property. Include:

- ☐ Date and place of purchase
- ☐ Model number
- ☐ Serial number (for large appliances)
- ☐ Descriptions
- ☐ Original purchase costs (with receipts, if possible)
- ☐ Photos or video of your home's interior and your personal property

SECURE IMPORTANT PAPERS

Originals of important insurance papers should be kept in a safe place, preferably in a bank safe deposit box. Be sure your papers include contact information for your agent or company, important receipts, your flood insurance policy and documentation on your personal property and contents of your home. Keep copies in your home or business in the safest, most accessible place possible that is not subject to flooding.

Having this detailed documentation will make filing your claim much easier. If floodwaters actually carry away your property, this list and the photos/receipts will be important to documenting your loss.

TALK TO YOUR INSURANCE AGENT

Call your insurance agent or company representative and discuss the particular requirements for reporting a flood claim. These can vary from company to company, so knowing how to proceed can save a lot of effort later.

Remember, after a flood it may be difficult to get in touch with your agent or insurance company. Power and phone service may be interrupted, or phone lines may be overwhelmed with other callers. It will benefit you to know just what to do in advance of flooding.

PLAN AN EMERGENCY CONTACT

After a flood, you may be unable to stay in your home or to be contacted at your home address and phone number. Share an emergency contact—address and phone number—with your insurance agent and family so you can be reached.

TIP

- If flooding is imminent, the number one rule in a flood is to keep yourself safe.
- If waters rise in your house before you can leave safely, move to the highest level necessary—even the roof. Take extra clothing, your radio, a flashlight and, if possible, food.
- If you have time, turn off electricity at your breaker or fuse box and close the main gas valve; get valuables (furs, jewelry, important papers) to a higher level; fill bathtubs, sinks and plastic soda bottles with water. (Sanitize tubs and sinks with bleach, rinse and then fill); and bring outdoor possessions (lawn furniture, grills, etc) inside or tie them down securely.
- Keep away from downed power lines and any other electrical wires—electrocution is always a major cause of death in floods.

- After a flood, even if your house seems safe to enter, be cautious.
- If you hear hissing or smell gas, leave immediately and call the gas company. Using your home phone or cell phone inside the house could spark an explosion.
- Keep power off until an electrician has inspected your system.
- If sewer and water lines are damaged, don't use toilets or sinks. Call a plumber. Until told the water supply is safe, boil water for 5 minutes before drinking it or preparing food.
- Throw away water-damaged foods, including canned goods.

A flood is an overwhelming experience. But taking quick action will put you back in control of your home and your life.

STEPS TO TAKE IMMEDIATELY

STEP 1

Contact Your Agent or Company Representative to Report Your Loss: Have ready—the name of your insurance company, policy number and a phone number and/or e-mail address where you can be reached. All flood insurance policies require you to give prompt written notice of loss. If you get in touch with your agent or company representative directly, they will advise you how to file your notice of claim. Otherwise, you must send a written notice to your insurance company with your policy number.

STEP 2

Separate Your Property: Your policy also requires you to separate damaged property from undamaged property. But don't throw anything away before an adjuster has seen it, unless local law requires you to. In that case, take photos of the property before disposing of it and keep samples for the adjuster to see. (For example, cut out a piece of wall-to-wall carpet.) Do all you can to protect undamaged property.

STEP 3

Make a List of Damaged Contents: If you've purchased contents coverage, make a list of damaged property. If you prepared comprehensive lists before the flood, this should be relatively easy. List the quantity of each item, a description, brand name, where purchased, its cost, model and serial number (if appropriate) and your estimate of the loss amount. Attach your bills, receipts, photos and any other documents.

STEP 4

List Areas of Structural Damage: As you look over your property, make a list of any areas of structural damage you want to point out to the insurance adjuster.

HANDLING YOUR CLAIM

WORKING WITH YOUR ADJUSTER

Generally, your adjuster will contact you within 24-48 hours after receiving your notice of loss. However, depending on local conditions and the severity of flooding, it may take more time.

Once the adjuster reaches you, a time will be set for the adjuster to view your property. You may ask the adjuster for an advance or partial payment. If you have a mortgage, your mortgage company will need to sign the Building Property advance check.

"SCOPING" YOUR LOSS

During the initial visit to your property, the adjuster will take measurements and photographs and note direct flood damage. This is called "scoping" a loss.

Be assured that your adjuster will be an experienced claims professional and will notice many points of damage you could overlook. However, you are encouraged to point out all damage you have noticed.

After the "scope" is finished, the adjuster will give you a local contact telephone number and will tell you whether any additional visits are needed. (This may be the case if damage is extensive.)

PREPARING A DETAILED ESTIMATE

The adjuster then uses the knowledge gained from the visit(s)—and the documentation you have provided—to complete a detailed estimate of damages. You will get a copy. Use it as a guide when you ask for bids for repair work from licensed professional contractors.

- Any advance payment will be part of your total claim for Building Property and/or Personal Property damage. Your policy does not provide coverage for temporary living expenses or housing. Only direct physical damage from flooding is covered.
- Your policy requires that you cooperate with your adjuster before, during and after the "scoping." You should also be aware that an adjuster cannot approve (or disapprove) your claim, or tell you when or if the insurance company will approve it. Recovering from a flood is very stressful for home or business owners, but by cooperating with your adjuster, your claim can be processed more smoothly and efficiently.

TIP

- *Get a small notebook and use it to track all your contacts. That way, you will easily have all records in one place.*
- *In the event you have a further flood, you will need copies of your receipts and documentation for all repairs and replacements for this prior loss.*

FILING YOUR CLAIM

FILING YOUR CLAIM REQUIRES A PROOF OF LOSS

Your official claim for damages is called a Proof of Loss. This must be fully completed and signed and in the hands of your insurance company within 60 days after the loss occurs.

The Proof of Loss includes a detailed estimate to replace or repair the damaged property. In most cases, the adjuster, as a courtesy, will provide you with a suggested Proof of Loss. However, you are responsible for making sure that it is complete, accurate and filed in a timely manner.

Be sure to keep a copy of the Proof of Loss—and copies of all supporting documents—for your records.

EXTENSIONS BEYOND 60 DAYS

In some severe floods, FEMA may authorize Proof of Loss extensions for everyone in your area. Your insurance company will be notified, as will local news outlets.

PAYMENT OF CLAIMS

Your claim is payable after:

- You and the insurer agree on the amount of damages.
- The insurer receives your complete, accurate and signed Proof of Loss.

More information on claims payment is in your policy.

PAYMENT FOR BUILDINGS AND PERSONAL PROPERTY

Any check for building property must include your mortgage company name, or the name of the individual holding your mortgage. A check for Personal Property will usually be in your name only.

FILING YOUR SUPPLEMENTAL CLAIM

If you notice additional damage to your Building Property or Personal Property after filing your claim, you may file a Supplemental Claim. This means, essentially, that you must repeat the documentation and filing process for your original claim, including a Proof of Loss—but only for the newly discovered damage.

Supplemental Claims should start with immediately notifying your adjuster, agent and/or company representative. Once you have completed documentation, present it to your adjuster who may need to make another property visit to verify your loss.

The Completed Claim

Once you receive final payment for your building and/or personal property, the claims process is complete.

Please remember:

Any claim settlement you make in the event of a flood will be determined by the amount of coverage you have and the deductibles you have chosen. If you are concerned that your coverage is not high enough, or that your deductibles are too high, your agent or company representative can counsel you about increasing coverage and/or decreasing deductibles.

NOTE

- *A Supplemental Claim, like your original claim, must be filed within 60 days after the loss. If you discover additional damage after the 60-day limit has passed, contact your adjuster immediately. Claims filed after 60 days are decided on a case-by-case basis.*

NOTE

Addressing Questions About Your Insurance Claim

• At each step, you should keep clear records of your attempts to resolve issues. Write down the names and titles of people you speak with; dates of contact; contact information; and details of the discussion. If you have to go further in appealing your claim, these records can be vitally important.

• Every effort has been made to ensure that the information provided here is accurate. However, your Standard Flood Insurance Policy (SFIP), your application, any endorsements, and the Declarations Page comprise the official Policy or contract of insurance. Any differences between the information and wording in this handbook will be resolved in favor of your flood insurance policy. If you have questions, please refer to your policy, or call your insurance agent or company representative.

The NFIP provides you with a process to appeal decisions regarding your flood insurance claim. This process will help you resolve claim issues, but it cannot give you added coverage or claim limits beyond those in your NFIP policy.

In filing and completing your insurance claim, you may have questions, or need further explanations of decisions that have been made, especially with regard to coverage, dollar amount of damages, or your Proof of Loss.

FOUR STEPS TO APPEALING YOUR CLAIM

STEP 1

Talk with your adjuster, who has more knowledge about your claim than anyone. If you don't understand certain decisions regarding, for example, application of coverage, timing of the filing of Proof of Loss, or the damage estimate, contact your adjuster first.

STEP 2

If you are not satisfied with the adjuster's answers, or do not agree with decisions, get contact information for the adjuster's supervisor.

STEP 3

If the adjuster's supervisor can't resolve your issues, contact the insurance company's claim representative. Ask your insurance agent or your insurance company representative for assistance.

Please refer to your flood policy for more information on appeals. See Section 7 of General Conditions, Paragraph R.

STEP 4

If you still have questions or concerns after following steps one through three, contact the Federal Emergency Management Agency (FEMA).

Write to:

Federal Emergency Management
Agency-Mitigation Division-Room 433
Risk Insurance Branch
ATTN: Director of Claims
500 C Street, S.W. Washington, D.C. 20472

This letter should be written by the Named Insured (as it appears on your NFIP policy) or by a legal representative, if necessary. The representative should clearly identify his/her relationship to the Named Insured. (For example, a son or daughter could be handling a claim for an elderly parent.)

A legal representative may be asked to provide authorization from the Named Insured or other legal documents verifying the relationship.

WHAT TO INCLUDE IN YOUR LETTER

The following six items should be in your letter to FEMA in order to address your questions. (If for some reason, your policy is not available; your insurance agent can provide details for the first three items.)

1. The Policy Number, as shown on your NFIP policy's Declarations Page.
2. The policyholder's name, as shown as the Named Insured on the Declarations Page.
3. The property address, as shown on the Declarations Page. (Not your mailing address, if it is different from the property address.)
4. How you can be contacted, if you are out of your home.
5. The details of your concern. (Please be as complete as possible.)
6. The dates of contact and contact details for the persons with whom you have spoken in steps one through three.

WHAT TO INCLUDE WITH YOUR LETTER

Enclose documentation of everything that supports your appeal. This may include:

- A detailed list of damaged property and the value of individual items;
- Supporting photographs and/or;
- A contractor's detailed estimate to repair damages, with supporting photographs. (Comparing contractor and adjuster estimates in detail will help resolve differences).

• Please do not send originals of documents such as contractor's estimates. Send photocopies and keep originals in a safe place. Your claim will be reviewed and you will be informed of FEMA's finding directly, with a copy going to your insurance company. If you do not agree with the final decision, please refer to your flood insurance policy. See the GENERAL CONDITIONS, R. Suit Against Us.



FEMA

Date, 2005

Policy Number Barcode

NAME
ADDRESS 1
ADDRESS 2
CITY, STATE ZIP
Address Barcode Line 1
Address Barcode Line 2

PROPERTY ADDRESS
ADDRESS 1
ADDRESS 2
CITY, STATE ZIP

ACKNOWLEDGEMENT OF RECEIPT

By signing, dating and returning this document in the pre-stamped, enclosed envelope, you acknowledge that:

- You have received your flood insurance policy, Declarations Page, and a Summary of Coverage from your insurance company.
- We have provided you with your property's loss history and the NFIP Flood Insurance Claims Handbook.
- You understand that you have the option to purchase **BOTH** building and contents coverage as part of your policy or;
- You may purchase building or contents coverage separately.

The person(s) listed on the policy as the Named Insured(s) should sign and date this form. If a legal representative of the Named Insured signs, you must explain the nature of the representation and provide legal authority.

An additional copy of this form has been provided for you to keep with the other documents you received. Return the original signed and dated form in the envelope provided.

Thank you for your cooperation—and for protecting your property with the National Flood Insurance Program.

Signature of Named Insured: _____ **Date:** _____

Printed Full Name: _____

Signature of Named Insured: _____ **Date:** _____

Printed Full Name: _____



FEMA

Date, 2005

Policy Number Barcode

NAME
ADDRESS 1
ADDRESS 2
CITY, STATE ZIP
Address Barcode Line 1
Address Barcode Line 2

PROPERTY ADDRESS
ADDRESS 1
ADDRESS 2
CITY, STATE ZIP

ACKNOWLEDGEMENT OF RECEIPT

By signing, dating and returning this document in the pre-stamped, enclosed envelope, you acknowledge that:

- You have received your Declarations Page, and a Summary of Coverage from your insurance company.
- We have provided you with your property's loss history and the NFIP Flood Insurance Claims Handbook.
- You understand that you have the option to purchase **BOTH** building and contents coverage as part of your policy or;
- You may purchase building or contents coverage separately.

The person(s) listed on the policy as the Named Insured(s) should sign and date this form. If a legal representative of the Named Insured signs, you must explain the nature of the representation and provide legal authority.

An additional copy of this form has been provided for you to keep with the other documents you received. Return the original signed and dated form in the envelope provided.

Thank you for your cooperation—and for protecting your property with the National Flood Insurance Program.

Signature of Named Insured: _____ **Date:** _____

Printed Full Name: _____

Signature of Named Insured: _____ **Date:** _____

Printed Full Name: _____

NATIONAL FLOOD INSURANCE PROGRAM PROPERTY LOSS HISTORY

CURRENT COMPANY/POLICY NUMBER: INSURANCE COMPANY/00000XXXXX

CURRENT PROPERTY ADDRESS:

1 Main Street

Anywhere, USA ZIP+4

THE INFORMATION PROVIDED BELOW IS THE FLOOD INSURANCE LOSS PAYMENT HISTORY FOR CLAIMS PAID BY THE NATIONAL FLOOD INSURANCE PROGRAM SINCE 1978 FOR THE ABOVE PROPERTY ADDRESS. IF YOU HAVE ANY QUESTIONS ABOUT THIS INFORMATION PLEASE CONTACT THE NFIP AT 866-395-7496.

DATE OF LOSS -----	BUILDING PAYMENTS -----	CONTENTS PAYMENTS -----	TOTAL PAYMENTS -----
07/10/1994	\$9,521.27	\$9,132.00	\$18,653.27

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THE FLOOD INSURANCE REFORM ACT OF 2004 PROVIDED FOR THE ESTABLISHMENT OF A PILOT GRANT PROGRAM FOR THE MITIGATION OF SEVERE REPETITIVE LOSS PROPERTIES. THE ACT DEFINES A SEVERE REPETITIVE LOSS PROPERTY AS A PROPERTY COVERED BY A FLOOD INSURANCE POLICY THAT HAS INCURRED FLOOD-RELATED DAMAGE (1) FOR WHICH 4 OR MORE SEPARATE CLAIMS PAYMENTS HAVE BEEN MADE, WITH THE AMOUNT OF EACH CLAIM EXCEEDING \$5,000 OR (2) FOR WHICH 2 SEPARATE CLAIMS PAYMENTS HAVE BEEN MADE, WITH THE CUMULATIVE AMOUNT OF SUCH CLAIMS EXCEEDING THE VALUE OF THE PROPERTY. ONCE THAT PILOT GRANT PROGRAM IS ESTABLISHED, YOU WILL BE NOTIFIED IF THE RECORDED CLAIMS HISTORY OF YOUR PROPERTY SHOWS IT TO BE A SEVERE REPETITIVE LOSS PROPERTY.

NATIONAL FLOOD INSURANCE PROGRAM PROPERTY LOSS HISTORY

CURRENT COMPANY/POLICY NUMBER: INSURANCE COMPANY/00000YYYYY

CURRENT PROPERTY ADDRESS:

2 Main Street

Anytown, USA ZIP+4

THE INFORMATION PROVIDED BELOW IS THE FLOOD INSURANCE LOSS PAYMENT HISTORY FOR CLAIMS PAID BY THE NATIONAL FLOOD INSURANCE PROGRAM SINCE 1978 FOR THE ABOVE PROPERTY ADDRESS. IF YOU HAVE ANY QUESTIONS ABOUT THIS INFORMATION PLEASE CONTACT THE NFIP AT 866-395-7496.

DATE OF LOSS -----	BUILDING PAYMENTS -----	CONTENTS PAYMENTS -----	TOTAL PAYMENTS -----
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NO LOSSES ON FILE

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