



FEMA

W-16061

August 25, 2016

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the
National Flood Insurance Program (NFIP) Direct Servicing Agent
(DSA)

Lloyd A. Hake

FROM: Tony Lloyd Hake
Division Director for Product Delivery, Federal Insurance
Federal Insurance and Mitigation Administration

SUBJECT: Debris Removal

On August 11, 2016, and continuing, the 2016 Mid-Summer Severe Storms produced torrential rains that caused moderate to extensive flood damage to residential and commercial properties in the state of Louisiana. Damaged items should be removed from the insured building for health and/or safety reasons and to mitigate damage. In those instances where the items have been removed from the insured building and deemed debris, the policyholder is required to substantiate their loss.

The Standard Flood Insurance Policy (SFIP) requires that the policyholder separate damaged from undamaged property putting it in the best possible order so the adjuster may examine it. It is the policyholder's duty to perform the separation described above and prepare an inventory of damaged property including quantity, description, and the total amount of loss claimed. Any bills, receipts, photographs of damages, and related documents should be attached to the inventory.

If building and/or contents flood damaged property is removed before the adjuster is able to examine it, the policyholder must photograph the items and prepare the aforementioned inventory. To minimize potential documentation issues, if possible, the policyholder should retain for the adjuster, samples or swatches of carpeting, wallpaper, furniture upholstery, window treatments, and other items where the type and quality of material will impact the amount payable on the claim. Photographs should also include groups of items such as clothing, kitchen items, furniture, etc. These items, along with the policyholder's written inventory of damaged items, will be given proper consideration by the insurer.

Any questions or comments should be directed to FEMA-FIDClaimsMailbox@fema.dhs.gov.

Attachment

cc: All Departments

Required Routing: Accounting, Claims, Data Processing, Underwriting



After the flood – Handling Debris

TIPS FOR NFIP POLICYHOLDERS FOR HANDLING DEBRIS AFTER A FLOOD

REPORT YOUR FLOOD CLAIM TO YOUR INSURANCE AGENT OR COMPANY

Contact your insurance company and file a claim. Start with your agent first or you can call your company's toll-free claims number. You should hear from your adjuster within 72 hours of reporting your claim. They will work with you to set up a time to inspect your damage.

IT'S YOUR JOB TO PROVE YOUR LOSS

- It may sound kind of silly right now, but it is your responsibility to prove what you had and how it was damaged.
- Inspect your property and determine if there are contents that have mold--or are likely to develop mold--move them outside.

Talk to your adjuster about any items you would like to discard before discarding them. But definitely take them outside.

SEPARATE DAMAGED AND UNDAMAGED ITEMS

- Take photos of all damaged items and areas inside each room within the building before you take them outside.
- Next, separate damaged and undamaged contents into two piles so it's easier for you and your adjuster to more thoroughly and accurately assess the damage.
- If necessary, take damaged items outside. See the back page for an easy-to-understand drawing showing simple guidelines for debris removal.

HELP WITH REMOVAL

- If you are physically unable to move the debris to the curb, contact your local government or local charitable organizations. Volunteer groups may be available to help.
- Debris removal may be covered by your insurance; contact your insurance agent to find out.
- If you hire someone to remove debris, it is important to know that government agencies don't usually certify or approve contractors to remove debris for pay. Sometimes, local governments will hire contractors as a service to you, but not one you have to pay for. If in doubt, check it out. Your local government will be able to help.

DOCUMENT DAMAGED CONTENT

- Make a list of all your damaged items. Excellent documentation can be extremely useful for adjusters and will help prove and support your claim.
- When listing items (whenever possible) include the quantity, date purchased, description, actual cash value, and the total amount of loss claimed. Any bills, receipts, photographs of damage, and related documents should be attached to the inventory.



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Debris removal guidelines

In efforts to expedite the debris removal process, please follow these rules

Placing debris **near or on trees, poles or other structures** makes removal difficult. This includes fire hydrants and meters.

Debris separation

Please separate debris into the **six categories**, shown below.

Electronics

Television, computer, stereo, phone, DVD player

Large Appliances

Refrigerator, washer/dryer, air conditioner, stove, water heater, dishwasher

Hazardous waste

Oil, battery, pesticide, paint, cleaning supplies, compressed gas

Vegetative debris

Tree branches, leaves, logs, plants

Construction debris

Building materials, drywall, lumber, carpet, furniture, plumbing

Household garbage

Bagged garbage, discarded food, paper, packaging.

Do not leave doors **unsealed or unsecured**

Debris

should be placed curbside

10 feet

Debris should not **block roadway**