

# Starting Your Recovery

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Recovering after a flood event takes time and can be overwhelming. FEMA's National Flood Insurance Program (NFIP) is dedicated to getting you back on your feet faster. Use the following information to file a claim, document damage, work with your adjuster, make repairs, and understand your claim payment.

## Start the Claims Process

When it's safe to return to your home, you should report your loss immediately to your agent or insurance company. If you're unsure how to contact your agent or insurance company, call the FEMA Mapping and Insurance eXchange (FMIX) at (877) 336-2627.

When you talk to your agent, have your policy declarations page on hand. An insurance adjuster should contact you to schedule an in-person or remote inspection within a few days of reporting your claim. If you do not hear from an insurance adjuster, you can contact your flood insurance agent or company again.

## Prepare for the Inspection

Your insurance adjuster will document personal property damage, structure damage, and floodwater levels to prepare your claim estimate. It can be helpful to organize this information room by room. This includes:

- Photographing and videoing the inside and outside of your property, taken before you discard anything
- Providing the make, model, and serial number of large household appliances like washers and dryers, water heaters, kitchen appliances, televisions, and computers
- Collecting samples of building items (e.g., flooring, carpet, wallpaper, and drapes) and provide to the adjuster

After taking photographs or videos of the damage, immediately throw away flooded contents and supplies, such as perishable food items, clothing, pillows, etc., that could pose health risks. NFIP policyholders are responsible for minimizing the growth and spread of mold as much as possible after a flood. **The Standard Flood Insurance Policy (SFIP) will not cover mold damage when a policyholder fails to take reasonable action within their control to prevent the growth and spread of mold.** To learn more about safe and effective flood cleanup, visit [EPA.gov](https://www.epa.gov/homeowner-s-and-renter-s-guide-to-mold-cleanup-after-disasters) to download the [Homeowner's and Renter's Guide to Mold Cleanup After Disasters](https://www.epa.gov/homeowner-s-and-renter-s-guide-to-mold-cleanup-after-disasters).

## Work with Your Insurance Adjuster

When your insurance adjuster arrives, they should show you their official identification (driver's license and company ID or Flood Control Number [FCN card]). They should also provide you with contact information, such as their email address, phone number, and the name of their adjusting firm.



# FEMA

Your insurance adjuster should:

- Answer questions about your claim
- Discuss the NFIP flood claims process (review the [NFIP Claims Handbook](#) for additional information)
- Inspect your property to assess the scope of damage by taking measurements and photos
- Explain what an advance payment is and how you can receive one
- Discuss your policy coverage and limits—in terms of your structure and personal property, or both
- Submit necessary documents to substantiate your loss to your insurer
- Confirm the name of your current mortgagee holder Ask for a current mailing address and phone number if you are displaced
- Discuss the availability of [Increased Cost of Compliance Coverage](#) if you are eligible

### Important Reminder

The flood insurance adjuster sent by your insurer will never ask you for money, collect your deductible amount, or charge you a fee for their service.

Your adjuster will provide you with a repair estimate that includes the visible damage observed at the time of the initial inspection based on repair costs in your area. Carefully review your estimate for accuracy and completeness. Additionally, your signature may be required on a Proof of Loss. Signing a Proof of Loss, even if you have questions about the amount, will not prevent you from requesting additional payment if necessary. If you disagree with the estimate or find additional damage later, contact your insurance company or adjuster.

Your flood insurance company is committed to paying the full amount to which you are entitled under your flood insurance policy. Be sure to ask your insurer or adjuster about your policy, what it covers, and any important deadlines you need to meet. Keep copies of all documents that are relevant to your flood claim, including all materials submitted to your insurance company and adjuster. Saving receipts, bank statements, and contractor's invoices will ensure you receive a timely claim payment for future flood events since you will be required to document that previous flood damage was repaired.

As you recover, there are several different organizations and agencies that may send representatives to your home to help with your restoration. No matter who's knocking at your door, always ask for identification and the purpose of the visit. If you are unsure of or uncomfortable with anyone you encounter who claims to be an emergency management official or if you receive a suspicious call, please contact local law enforcement and the Disaster Fraud Hotline at (866) 720-5721. Do not give out your personal information. Learn more about the representatives who may visit by reviewing [Who's Knocking at Your Door](#).

## Make Repairs

Check the building's electrical, water, HVAC systems, and structure for damage. If needed, contact service providers. Be sure to consult your insurance adjuster or insurance company before signing any agreement or contract with a cleaning, remediation, or maintenance contractor. To protect your investment, when selecting a contractor make

sure they are licensed, bonded, and insured and ask to see proof. Get estimates in writing as well as project descriptions and timelines.

Research local building rules and regulations to prepare for meetings with contractors. If you are using a contractor who is not local to the area, this is especially critical as they may not know all the permitting requirements and building regulations for your community.

Your community official can also provide useful information about what it means if your building is considered substantially damaged, provide tips on how to better protect or repair your home when rebuilding, and explain how to obtain building permits.

## Understanding Claim Payments

Flood insurance protects the life you've built when compared to the average cost of a flood. It can take four-to-eight weeks before a standard claim is finalized and paid. The claim payment check will be made out to you and/or your mortgage company/lender, which require additional sign offs.

If you receive a letter from your flood insurance company denying all or part of your claim, and you disagree with the denial, you have several options. Any policyholder insured through the National Flood Insurance Program has a right to appeal the denial to the agency. You must submit the appeal within 60 days after the date of the insurance company's written denial letter. You may only appeal what the insurance company declined in the denial letter. For additional information, visit [FloodSmart.gov/flood/appeal-your-claim-payment](https://www.floodsmart.gov/flood/appeal-your-claim-payment).

## Important Contacts

For more information on the claims process, visit [FloodSmart.gov/start](https://www.floodsmart.gov/start) or call FEMA Mapping and Insurance eXchange (FMIX) at (877) 336-2627. Record key contact information for your adjuster and insurance agency below.

- Adjuster name: \_\_\_\_\_
- Adjuster telephone number: \_\_\_\_\_
- Adjuster email: \_\_\_\_\_
- Insurance company name: \_\_\_\_\_
- Insurance company telephone number & email: \_\_\_\_\_

Keep in mind, it may take time for your adjuster and insurer to respond to questions and process your claim. Depending on the severity of the disaster, they may be processing many claims in your area. Know that they are doing all they can to ensure you receive everything you are entitled to under your flood insurance policy.

For more information about NFIP flood insurance, contact your insurer or agent, or call (800) 621-3362.