NATIONAL FLOOD INSURANCE PROGRAM

How To Start a Flood Insurance Claim

The National Flood Insurance Program (NFIP) is dedicated to helping policyholders recover from flood events. Learn how to begin a claim against your flood insurance policy with this step-by-step guide.

STEP 1. START YOUR CLAIM

When your property floods, report the loss to your flood insurer as soon as possible. They will assign an insurance adjuster to guide you through the claims process, which includes an in-person or remote (when appropriate) property inspection within a few days.

If you need help finding your insurance carrier, contact FEMA Mapping and Insurance eXchange (FMIX) center at **877-336-2627**.

Did You Know?
During a major flood event, FEMA allows advance payments on flood insurance claims before an adjuster's visit. **Insurance carriers may offer to up $5,000 without an adjuster's visit, official documentation or FEMA's authorization**. **With FEMA's authorization and proper documentation, your insurer may be able to offer up to $20,000**. These payments are deducted from the final claim payment and should be discussed with your insurance company.

STEP 2. DOCUMENT YOUR LOSS

Return to your home when it's safe. Take reference photos and/or videos of your flood-damaged property and personal items, including floodwater lines inside and outside of the structure. Document the make, model and serial number for appliances and electronics to share with your adjuster.

STEP 3. BEGIN CLEANUP

Keep samples of flood-damaged items (carpet or other flooring, curtains, etc.) to show your adjuster. After you take photos or videos of the flood-damaged items, throw out contents that pose a health threat.

Do all you can to prevent the growth and spread of mold, which is not covered under an NFIP policy. Learn more about mold at epa.gov/mold.

STEP 4. MEET WITH YOUR ADJUSTER

Upon meeting your flood insurance adjuster, ask to see their Flood Control Number (FCN) card. The FCN card will have an active date for the current storm year and a picture I.D. The adjuster will answer your questions and prepare a damage estimate for your review. Be sure to check it carefully to ensure it is accurate and complete.

Safety First
Protect yourself from scams! **An insurance adjuster never requests money, collects your deductible or charges a fee for their services**. Learn more about possible fraud in the Recovering Financially After a Flood After a Flood booklet at agents.floodsmart.gov/financial-recovery-flooding.

STEP 5. RECEIVE PAYMENT

Your claim payment amount will be based on your policy's coverage and the supporting documentation you provide to your adjuster. **You are responsible for submitting the required documentation and meeting FEMA's deadlines related to your NFIP claim.** If you have a mortgage, your claim check will be written to you and the mortgage company.

If you have questions or additional damage to report, contact your flood insurer's claims department. They will connect you with a claims examiner to discuss disputed amounts or coverage issues. To appeal your claim, follow FEMA's appeals process for NFIP policyholders. For more information on appealing your flood insurance claim, visit fema.gov/appealing-flood-insurance-claim.

Know Your Options
Flood insurance policyholders can also apply for federal disaster assistance if a presidential disaster declaration is issued. You must submit a flood insurance claim before FEMA can review what eligible damage remains after insurance coverage. Contact FEMA Disaster Assistance at **800-621-3362 (800-462-7585 TTY)** or apply online at disasterassistance.gov. .

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For more information on claims and coverages, review the NFIP Claims Handbook at agents.floodsmart.gov/claims-handbook or the NFIP Summary of Coverage at agents.floodsmart.gov/nfip-summary-of-coverage.

For more information on flood insurance, visit floodsmart.gov. To find a flood insurance provider, use our online tool at floodsmart.gov/find or call **800-621-3362**.

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