

Flood Insurance Claims Checklist

Starting a flood insurance claim following a flood can feel overwhelming. FEMA's National Flood Insurance Program (NFIP) Claims Checklist can help you as you go through each phase of the claims process.

Immediately After a Flood

- Ensure safety first—do not reenter a property until it is safe to do so. You can file a claim before returning to your property.
- Don't delay reporting your claim. Call your insurance agent or insurance provider as soon as possible. You should have your policy number, if available.
- Determine the type of coverage you have (building, contents or both) and begin documenting your flood loss. Talk to your insurance provider about your coverage limits and deductibles. If applicable, ensure the correct mortgage company is listed on your flood insurance policy's declarations page to avoid payment delays.
- Be sure to keep a log of all conversations with your insurance provider (date, time, name of representative, assigned adjuster, what was discussed), as well as adjusters, contractors, cleaners, etc.

Preparing Your Claim

Your insurance provider will assign an adjuster to contact you within 48 hours of reporting your loss. Do not discard anything before your adjuster sees it, unless the damaged items present a health hazard or local law requires you to discard them. Gather supporting documentation, such as receipts or invoices, if you have them.

- Safely **begin cleanup**:
 - Consult with your insurer on what cleaning expenses and repair services are covered by your flood insurance policy.
 - Separate damaged property from undamaged property, so that the adjuster can thoroughly inspect and evaluate the loss. Make every effort to protect undamaged property.
 - If disposal of flood-damaged items is necessary, keep samples of carpet or flooring, blinds, etc., to show your adjuster.
- If you have **building coverage** and it is safe to do so, take photos and videos of all damage from multiple angles and distances:
 - Capture the exterior and interior of your flood-damaged structure, including signs of structural damage and floodwater lines inside and outside of your structure.
 - Capture the make, model and serial number of appliances, electronics or any other items of exceptional value. Refer to your Standard Flood Insurance Policy (SFIP) for a list of covered items.



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- If you have **contents coverage** and it is safe to do so:
 - Create a list of damaged items, include descriptions, values, make, model and serial number, quantity, approximate age and replacement cost value.
 - Take photos and videos of damaged personal property that will need to be replaced inside the building.

Working With Your Adjuster

Your assigned adjuster will conduct an inspection of your property following a flood.

- When you meet the flood insurance adjuster, make sure they show you their Flood Control Number (FCN) card and government-issued photo ID.
- Ask the adjuster any questions regarding the claims process, coverage and next steps.
- You may request an advanced partial payment of your claim.
- Give the adjuster your documentation of the loss, including pictures, videos and other supporting information.

Finalizing the Claim & Receiving Payment

- Ask for the address as to where to submit your documentation to your insurer. Submit all required documentation to support your claim to your insurance provider within 60 days of the flood, or within the timeframe your adjuster or insurance provider provides, to receive payment.
- Review the estimate provided by the adjuster carefully to ensure it is accurate and complete. Work with them to correct any mistakes.
- Request an additional payment from your insurance provider if you notice additional damage to your structure or personal property, discover a missed or misidentified item in the estimate or learn the cost to repair the covered flood damage exceeds your adjuster's estimate. This can be requested at any time, even if you think your claim has been settled.

After the Claim is Finalized

- Keep all claim documentation for your records.
- Complete any necessary repairs and photograph and keep receipts for them. If you have a future claim for the same damaged item, you may be asked to provide proof of repair and receipts.
- Update your home inventory for any replaced items.
- If your claim is denied, you have the right to file an appeal via mail or email with FEMA within 60 days after you receive a letter from your insurance provider.

Questions?

Visit [floodsmart.gov](https://www.floodsmart.gov) to learn more about flood insurance and the claims process. Contact your insurance provider for any immediate questions.



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