

NATIONAL FLOOD INSURANCE PROGRAM

CLAIMS HANDBOOK

ROAD CLOSED
BY FLOOD



FEMA





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Introduction

The National Flood Insurance Program (NFIP) is a Federal Emergency Management Agency (FEMA) program that protects millions of policyholders from flooding across more than 22,500 U.S. communities.

Whether you're a homeowner, renter or business owner, this Claims Handbook is designed to help you prepare for and recover from a flood event. It provides detailed guidance on arrangements you should make before a flood, safety during a flood, instructions on filing a flood claim and steps to take if you are not satisfied with the result of your claim.

Refer to your policy for specific information on coverage, limitations, restrictions and deductibles.



What to Do Before a Flood

Floods can happen with little-to-no warning and floodwaters may rise quickly. Take the necessary steps now to prepare yourself and your family, pets and property in advance of a flood.

Review a comprehensive list of critical questions for your agent at floodsmart.gov/how-buy-flood-insurance.

CHECK YOUR POLICY DECLARATIONS PAGE

Your flood insurer will send you a Declarations Page. This is the front page of your policy and specifies who the policy insures (“named insured(s)”) along with the property address, when coverage begins and ends (“policy period”), amounts of coverage and other key pieces of information.

Make sure the Declarations Page information is correct. Include details regarding any other party that has a financial interest in your property (for example, your mortgage company), since lenders retain a secured interest in the property and may initiate legal action to protect their interest.



Do not wait until there is a threat of flood to make changes since it can take 30 days for changes to take effect.

TALK TO YOUR INSURANCE AGENT

Contact your insurance agent right away if any updates or changes are necessary to your policy Declarations Page. You should also call your insurance agent or company representative if you have refinanced, taken a second mortgage or acquired a home improvement loan with a company other than the one shown on your policy.

Additionally, you may want to discuss your policy, deductible and coverage needs with your insurance agent or insurance company representative in advance of a flood event. Deductibles and coverage amounts often play a significant role in determining how quickly you are able to recover after a flood. There are separate personal property (contents) and building flood insurance coverage available to help protect the life you've built.

Future claim settlements will be determined by the amount of coverage and the applicable policy deductibles. If you are concerned about not having enough building coverage or that your deductible(s) is too high, your insurance agent or insurer can work with you on increasing coverage or decreasing deductibles (though some lenders have deductible requirements). Knowing the specifics of your policy will ensure you have the appropriate coverage to meet your insurance needs and saves time and effort when filing a claim.

SHARE ALTERNATE CONTACT INFORMATION

Provide your insurance agent with various contact information methods (a cell phone number, work number or email address versus a sole landline number). After a flood, you may not be able to return to your property right away or it may not have functioning utilities like electricity. This can make communication with representatives of your insurance company challenging if the only contact information you provided is a landline. If your contact information needs to be updated, please contact your carrier or agent immediately.

SECURE IMPORTANT PAPERS

Keep original copies of important insurance papers in a secure and waterproof location. Be sure your papers include your insurance agent or company contact information, flood insurance policy, important receipts and documentation of the insured items within your home or business.

You should bring these important papers with you if you need to evacuate, making sure they are in a waterproof container. Digital and cloud-storage options are another way to safeguard your paperwork and keep important information accessible.



Other important documents you might want to protect from potential flood damage include **property deeds, stock certificates, birth certificates, social security cards, passports and insurance paperwork**. Once a year, review and update these documents as needed.

PREPARE LISTS AND DOCUMENTATION

Attempting to recreate an inventory list after a flood occurs can be difficult. If you purchased personal property coverage, create and maintain a list of personal property items. Include as much information as possible alongside photos and videos of your personal property and building interior/exterior. Be sure to save it with your other important paperwork in a water-safe place.

Recommended details for each personal property item include:



Purchase price



Store where purchased



Description



Quantity



Brand name



Approximate age



Model and serial number



Cost to replace today with like kind and quality

Note: Attach any relevant documents (e.g., bills, receipts/purchase orders, photos) to your list of damaged personal property.

PREPARE YOUR PROPERTY

If you have time to prepare for a flood, take the following actions to minimize damage to your property and help you stay safe.

- Turn off electricity at your breaker or fuse box and close the main gas valves.
- Bring outdoor items inside or tie them down securely (e.g., lawn furniture, grills, etc.).
- Move valuables and important documents to a higher level and put them in a waterproof container if possible.
- Remove valuable items from the basement. Flood insurance limits coverage in basements to items such as furnaces, clothes washers and dryers and window air conditioners. Read more about what is and is not covered at agents.floodsmart.gov/basement-coverage-fact-sheet.
- Clean bathtubs, sinks and plastic soda bottles and fill them with clean drinking water in case water supplies become tainted.
- Create an easily accessible emergency kit. Visit ready.gov/kit to identify what essentials to include.

KNOW HOW TO STAY SAFE

Rule number one when flooding is imminent is to keep yourself and your loved ones safe. Follow the instructions of local emergency personnel when evacuating.

If floodwaters rise too quickly preventing you from evacuating safely, move to the highest level of your property. Make sure to take your cell phone and emergency kit with you. However, do not climb into an enclosed attic—this can increase your risk of being trapped by rising floodwater. Only get on the roof if necessary; once there, signal for help. You may need to stay in your flooded home until help can arrive.

Outside your home, stay away from downed power lines or electrical wires and avoid contact with floodwater. Electrocutation is a major cause of death in floods and the water may be contaminated or contain dangerous debris.



What to Do After a Flood

Experiencing a flood is often overwhelming. Initiating swift actions to prioritize immediate needs versus less urgent needs puts you on the path to recovery more quickly, allowing you to regain control of your home or business and your life.

Access fillable copies of important forms your adjuster and/or insurer may need at [fema.gov/flood-insurance/find-form/policyholders](https://www.fema.gov/flood-insurance/find-form/policyholders).

RETURNING HOME

If you were required to evacuate, do not return to your property until local authorities have given you permission. Once you are allowed to access your property, be cautious—even if it seems safe. **Keep these important actions in mind when returning home:**

- Leave the premises immediately if you hear a hissing sound or smell gas. Place a call to your gas company from a different location—using your landline or cell phone inside a structure with a gas leak could spark an explosion.
- Keep the electricity turned off until an electrician has inspected your system.
- Boil water for five minutes before drinking it or using it to prepare food until you know that the water supply is safe.
- Do not use toilets or sinks if sewer and water lines are damaged. Wait to do so until you call a plumber.
- Document and throw away water-damaged food, including canned goods.

TAKING NECESSARY IMMEDIATE ACTIONS

STEP 1

File your notice of loss and be sure to include your policy number. All flood insurance policy forms require you to give prompt written notice of flood-related damage. This can be submitted to your insurance agent or directly to your insurer. Reach out to them if you have questions about filing a loss notice. Remember it may be difficult to reach your insurance agent or company after a flood, but make contact as soon as possible and report your claim after the flood event.

STEP 2

Separate your insured property. Your policy requires separation of damaged from undamaged property.

Make every effort to protect undamaged property. Move things you want to save to a safe, dry place, such as the second story or outdoors. Do not delay cleaning up after a flood—the longer these items sit in water, the more damaged they become. Consult with your adjuster or insurer on covered cleaning expenses, measures to prevent future flood damage or repair services.

Do not discard anything before your adjuster sees it unless the damaged item presents a health hazard or local law requires you to discard it. If you must discard property, take photographs documenting the flood damaged the item(s) before disposing. Be sure to keep samples for your adjuster to review (e.g., keep a piece of flood-damaged wall-to-wall carpet, wood floors, etc.).

STEP 3

Make a list of damaged personal property. Homeowners, renters and businesses that purchased personal property coverage will be required to provide a list of damaged personal property and include any related details or documents.

STEP 4

List and photograph any areas of structural damage you want to point out to your adjuster. Signs of potential structural damage can include visible cracks, sagging or uneven floors and hard-to-open doors and windows.

HANDLING YOUR CLAIM

Once you have filed your flood insurance claim, the more you know, the smoother the process will go. Work with your adjuster to ensure that the process goes as efficiently as possible and that your flood insurer has what they need to pay the claim.

Generally, your adjuster contacts you within one-to-two days of receiving your notice of loss. However, depending on local conditions and the severity of the flooding, it could take longer. When you speak with them, you will set up a time for them to inspect your property.

Your adjuster will provide a contact telephone number and set expectations concerning the time it will take to complete the adjustment, which includes preparing the estimate to repair or replace the covered flood damaged items. While adjusters are experienced claims professionals trained to notice damage you may have overlooked, you should point out any damage you noticed.



DID YOU KNOW?

The property inspection portion of the adjusting process can be completed in person or remotely. In-person adjusting allows your adjuster to perform a **comprehensive, physical inspection** of your property. With remote adjusting, you will **virtually show your adjuster** building and personal property, if applicable. If a third-party expert evaluation is necessary, remote adjusting may not be an option. A smartphone or internet-connected device will be required to conduct the appointment as well.

To learn more about in person and remote adjusting options, visit [floodsmart.gov/how-do-i-start-my-flood-claim](https://www.floodsmart.gov/how-do-i-start-my-flood-claim) and select **“Prepare for your Inspection.”**

They will take measurements, photos and notes of the damage caused directly by the flood event during the initial visit to your property. This is called “scoping” a loss. Your adjuster may ask for your help in order to complete the scoping process, which may include preparing an inventory of the damaged personal items.

If the damage is extensive, your adjuster may need to make additional visits to the property.

You may also ask your adjuster for an advance or partial payment to start the recovery process before your insurer settles your full claim. Your adjuster will assist you with this process.

If you have a mortgage, your mortgage company must sign all building payment checks, including any advance payments that you receive. Any advance payment will be deducted from your total claim for building and, if applicable, personal property loss. The insurer issues the personal property advance payment directly to you.

REQUESTING ADDITIONAL PAYMENT

If you notice additional damage to the insured building or personal property after submitting your claim and proof of loss or learning that the cost to repair the covered flood damage exceeds your adjuster’s estimate, you may request an additional payment. This must be completed within the 60-day limit or within any extensions of time granted. Your insurance carrier may coordinate with FEMA to receive an extension of time in the event you make a request for additional payment after the time limitation.

Start your request by notifying your adjuster or insurance company as soon as possible. You must present documentation, including a Proof of Loss and your contractor’s detailed estimate of costs, to your adjuster to support the request. They may need to revisit your home or business to verify newly claimed flood damage.

Filing an Increased Cost of Compliance (ICC) Claim

Your flood policy does not cover costs that would make your building compliant with building codes, except those provided by ICC, Coverage D of your Standard Flood Insurance Policy (SFIP). If your community requires that your damaged building be brought up to code and there are additional costs, you may file an ICC claim.

You may be eligible for ICC coverage if your home or business sustains damage that your local community determines is substantially damaged. Your community will notify you by official letter if your home or business was substantially damaged and confirm if you must comply with local floodplain management ordinance or laws in effect.

If you qualify, ICC coverage provides up to \$30,000 to help cover the cost of eligible mitigation measures to reduce future flood risk. However, if you receive a claim payment for the maximum permitted amount, you are not able to receive the \$30,000 ICC limit.

To file for ICC benefits, notify your flood insurer immediately upon receiving notice from the community that your damaged building needs to be brought up to code, and provide your insurer with necessary documentation. You are required to sign a separate ICC Proof of Loss to receive payment before the deadline, 60 days from the date of the community letter and six years from the date of the flood, to complete mitigation.

Your claims representative can provide you with additional information related to ICC coverage and the process. You can also visit floodsmart.gov/increased-cost-compliance-coverage.

DID YOU KNOW?

Mitigation efforts that can help reduce or eliminate future flood damage

can be structural and non-structural measures or adjustments. Compliant mitigation measures include:



Elevating utilities like heating and cooling systems, water heaters and electrical panels;



Installing flood openings in basements or other fully enclosed areas below the lowest elevated floor;



Filling in basements;



Elevating your property above the community's Base Flood Elevation (BFE) level; and/or



Relocating your home or business to an area located above the BFE or outside the high-risk flood area.

To learn more about hazard mitigation and what assistance grants are available for your community through FEMA to prevent future flood damage, visit [fema.gov/grants/mitigation](https://www.fema.gov/grants/mitigation).

ADDRESSING QUESTIONS ABOUT YOUR INSURANCE CLAIM

FEMA encourages all flood insurance policyholders with questions about their insurance claim to speak to their adjuster or insurer first. Your adjuster and insurer know how your flood insurance policy applies to your claim and they can take immediate action if a key fact was missed, a document was overlooked or an error was made.

However, if after this conversation you are still not satisfied with the decision or amount your insurer agrees to pay you for your flood-related damage, you have options.

- Option 1** You may file an appeal within 60 days of the denial of your claim. This process helps you resolve claim issues, but it cannot give you added coverage or claim limits beyond those included in the NFIP policy in effect at the time of the flood loss. Before you file an appeal, your insurer must make a final determination and send you an official, written denial letter for all or part of your requested claim amount. Jump to the next section on page 16 for more on flood insurance claim appeals.

- Option 2** You can invoke the Appraisal Provision of your policy if you disagree with the estimated reimbursement amount for the covered loss. The details of this provision are in your policy. You may not file an appeal with FEMA if you use this provision.

- Option 3** You can file a lawsuit within one year of the date of the written denial of all or part of your claim. You must file suit in the federal district court where the flood damage occurred. When FEMA's NFIP Direct is your insurer, you may file suit against FEMA. For all other insurers, you must sue the flood insurer. You may not file an appeal if you choose to file a lawsuit. Filing an appeal does not extend the period to file a lawsuit against your insurer. You should consult your personal attorney if you have additional questions regarding litigation.

APPEALING YOUR CLAIM

You have the right to file an appeal with FEMA after you receive a letter from your insurer denying all or part of your claim. During the appeal process, you may continue working with your flood insurer to resolve your claim and any other outstanding issues.

You must submit your letter of appeal to FEMA within 60 days of the date on the denial letter from your flood insurer. FEMA uses the U.S. mail postmark, email time stamp or express carrier acceptance date to determine whether you submitted the appeal within the required timeframe.

Submitting Your Appeal

FEMA has developed an NFIP Claim Appeal form, available at agents.floodsmart.gov/nfip-claim-appeal, to help policyholders submit appeals to FEMA.

Information collected on the form consists of:

- Details shown on your NFIP policy's Declarations Page, including the:
 - Policy number;
 - Policyholder name(s); and
 - Property address, which may not be your mailing address.
- The best contact information for you.
- A copy of the insurer's written denial of all or part of your claim.
- The specific details about your concern.

The named insured (as it appears on your NFIP policy) or legal representative should submit the appeal. The representative should clearly identify their relationship to the named insured. If authorizing another person to speak with FEMA about your claim, you will need to do so in writing. By law, FEMA must obtain this authorization first to protect your privacy.

To authorize another person(s) to represent you, please submit documentation that includes your full name, current address, date and place of birth, the name(s) of your representative(s) and your signature. You must notarize this document or include the following statement:

"I expressly grant permission to FEMA to release my records to this third-party representative. I declare under penalty of perjury that the foregoing is true and correct. Executed on <DATE>. <SIGNATURE>."

Enclose all documentation relevant to the denied item(s) in support of your appeal and mail to **FEMA, 400 C Street, S.W., 6th Floor S.W., Washington, DC 20472-3010** or send electronically to FEMA-NFIP-Appeals@fema.dhs.gov. Do not send original copies of documents—send photocopies and keep originals in a safe place.

If FEMA needs to re-inspect your property to gather more information, you will receive a request to schedule an appointment for the reinspection. FEMA may also request additional information from you, your adjuster or claims examiner. You will have at least 14 calendar days to respond in instances where FEMA requests additional information from you. Failure to provide the requested information in full and within 14 calendar days may result in dismissal of your appeal.

Limitations on Appeals

The appeals process offers a non-adversarial pre-litigation remedy intended to resolve claim issues. FEMA cannot expand coverage or waive limitations and exclusions. Filing an appeal does not waive any of the requirements or extend any of the time limitations stated within your policy.

Policyholders may only use one pre-litigation remedy, so if you file an appeal, you cannot seek appraisal as provided for in your policy. If you seek appraisal then you cannot appeal. Because an appeal is a pre-litigation remedy, you cannot appeal after you file suit against an insurer on a flood insurance claim issue. FEMA will immediately terminate your appeal upon notice that you filed suit.

Appeals Resolution

Policyholders who file an eligible appeal will receive a decision from FEMA in writing. The policyholder's insurer will also receive a copy of the appeal decision. The decision represents FEMA's final review of your claim and the agency provides no further administrative review.

If you do not agree with the final appeal decision, federal law allows you to file suit in the federal district court where the damage occurred, provided you do so within one year of the date the insurer denied all or part of your claim.

Disclaimer: Federal laws and regulations supersede information in this handbook where conflicts exist.





ADDITIONAL GUIDANCE AND CONTACT INFORMATION

Visit the Office of the Flood Insurance Advocate (OFIA) at [fema.gov/flood-insurance/advocate](https://www.fema.gov/flood-insurance/advocate) to learn more about fair treatment of policyholders and property owners.

Contact FEMA Mapping and Insurance eXchange (FMIX) Customer Care Center for questions about flood mapping and insurance. Go to [floodmaps.fema.gov/fhm/fmx_main.html](https://www.floodmaps.fema.gov/fhm/fmx_main.html) to chat live with a specialist from 9 a.m. to 5 p.m. EST Monday-Friday, email FEMA-FMIX@fema.dhs.gov or call **877-336-2627**.

Your insurer and agent are also valuable resources.





FEMA



Congress created the National Flood Insurance Program (NFIP) in 1968 to reduce future flood damage through floodplain management, and to provide people with flood insurance through individual agents and insurance companies. The Federal Emergency Management Agency (FEMA) manages the NFIP. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service.

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