

TAURUS FLOOD

Turning the Tide on Claims

July 2025



- Be Prepared
- What To Do After A Flood
- The Claims Process
- Disaster Assistance
- Resources

Did You Know?

90% of Natural
Disasters in the US
involve flooding

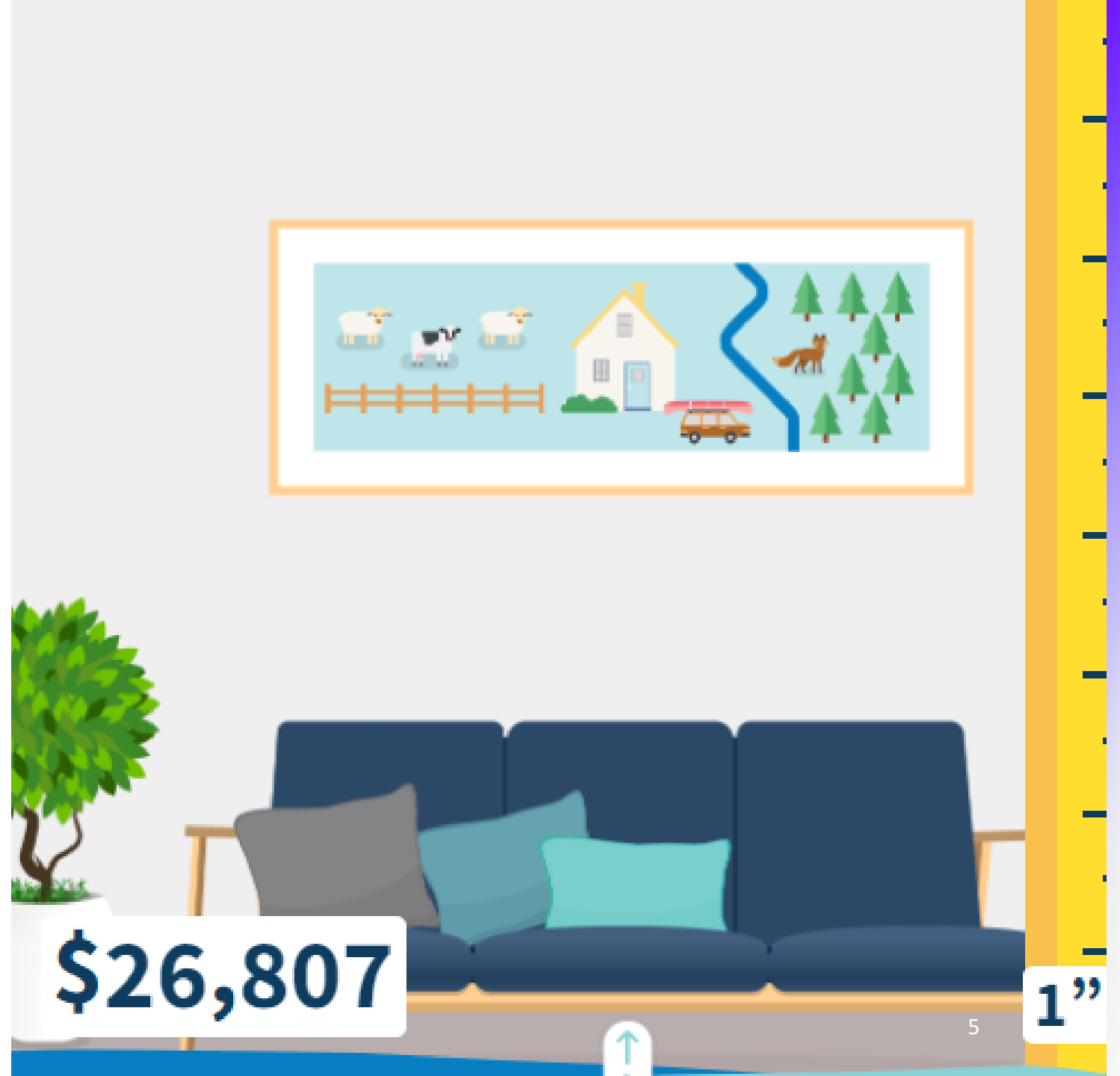
\$1.3T – the total
amount of damage
caused by hurricanes
between 1980 to 2023

\$7B – the cost of
damages caused by US
flooding events in
2023

**Since 1996, 99% of counties in the United States have experienced a flood
BUT
only 4% of homeowners have flood insurance**



Just one inch of water can cause significant damage



Flood Loss Avoidance

Preparing for a flood can save time, money and stress

PREVENTIVE ACTIONS

MINIMIZE OR PREVENT
FLOOD DAMAGE

NFIP COVERS UP TO \$1K
FOR REASONABLE
EXPENSES INCURRED TO
PROTECT PROPERTY

POLICY PROVIDES UP TO
\$1K TO RELOCATE INSURED
PROPERTY AWAY FROM A
FLOOD OR IMMINENT
DANGER OF FLOODING

Did you know?

Mitigation efforts can help reduce or eliminate future flood damage

Installing flood openings in basements or other enclosed areas

Elevating utilities

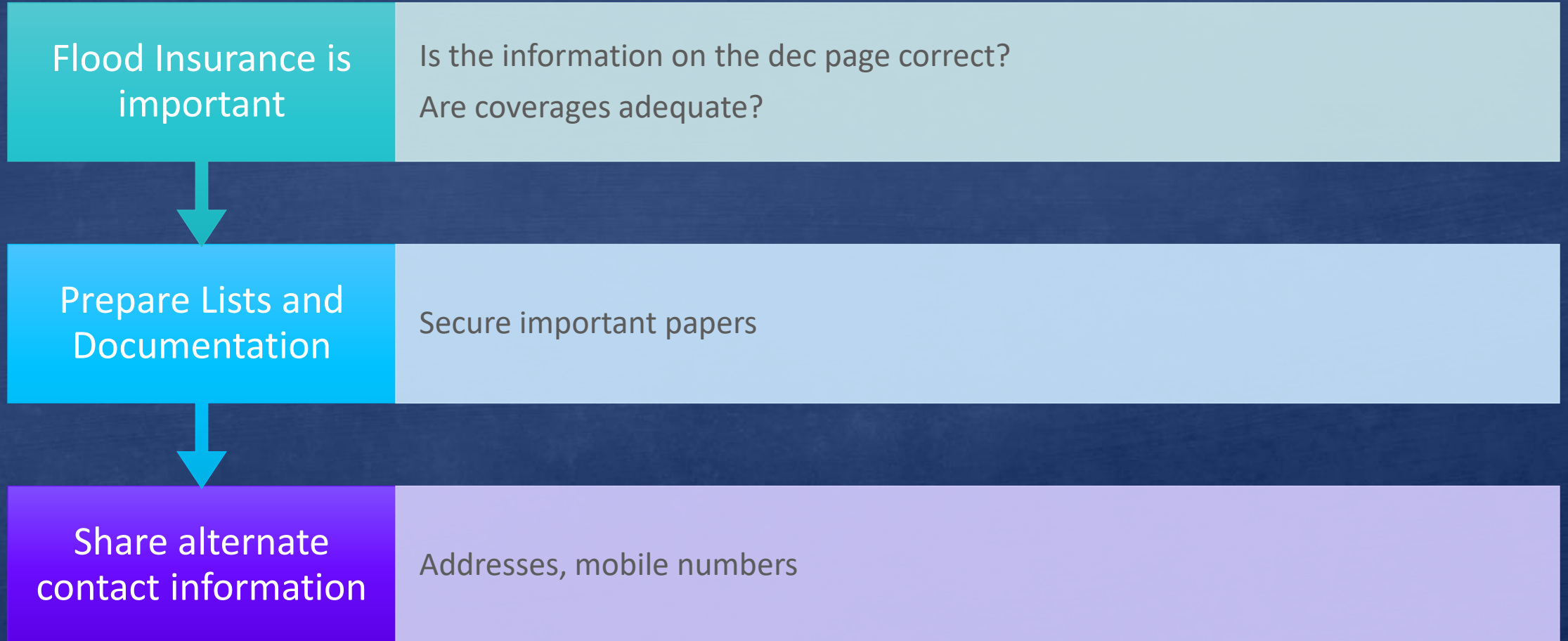
Relocation of building

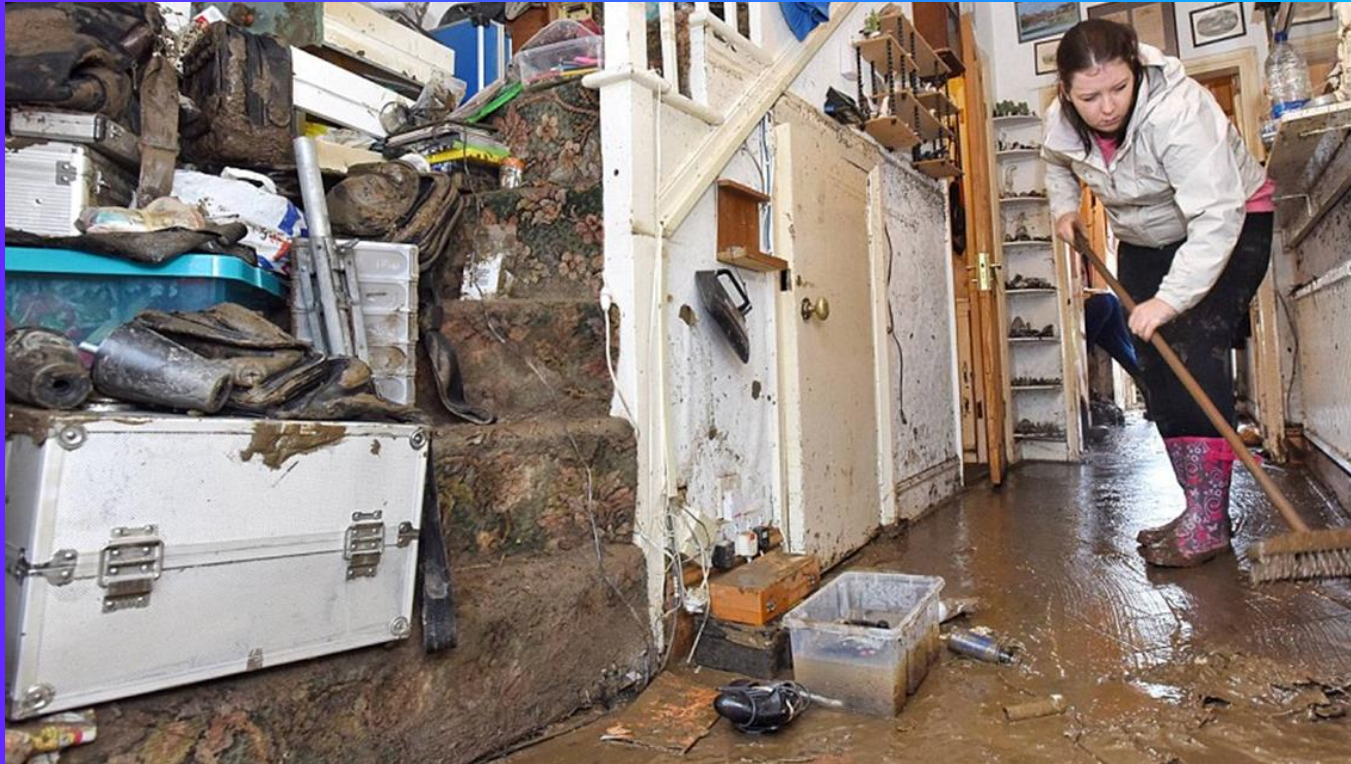
Filling basements

Elevating the building

Remove obstructions

Be Prepared





What Happens After?

Immediate Action



Next Steps... Policyholders

Separate Property

Damaged from undamaged

Do not discard anything



Make List of Damaged Property

Quantity

Description

Brand

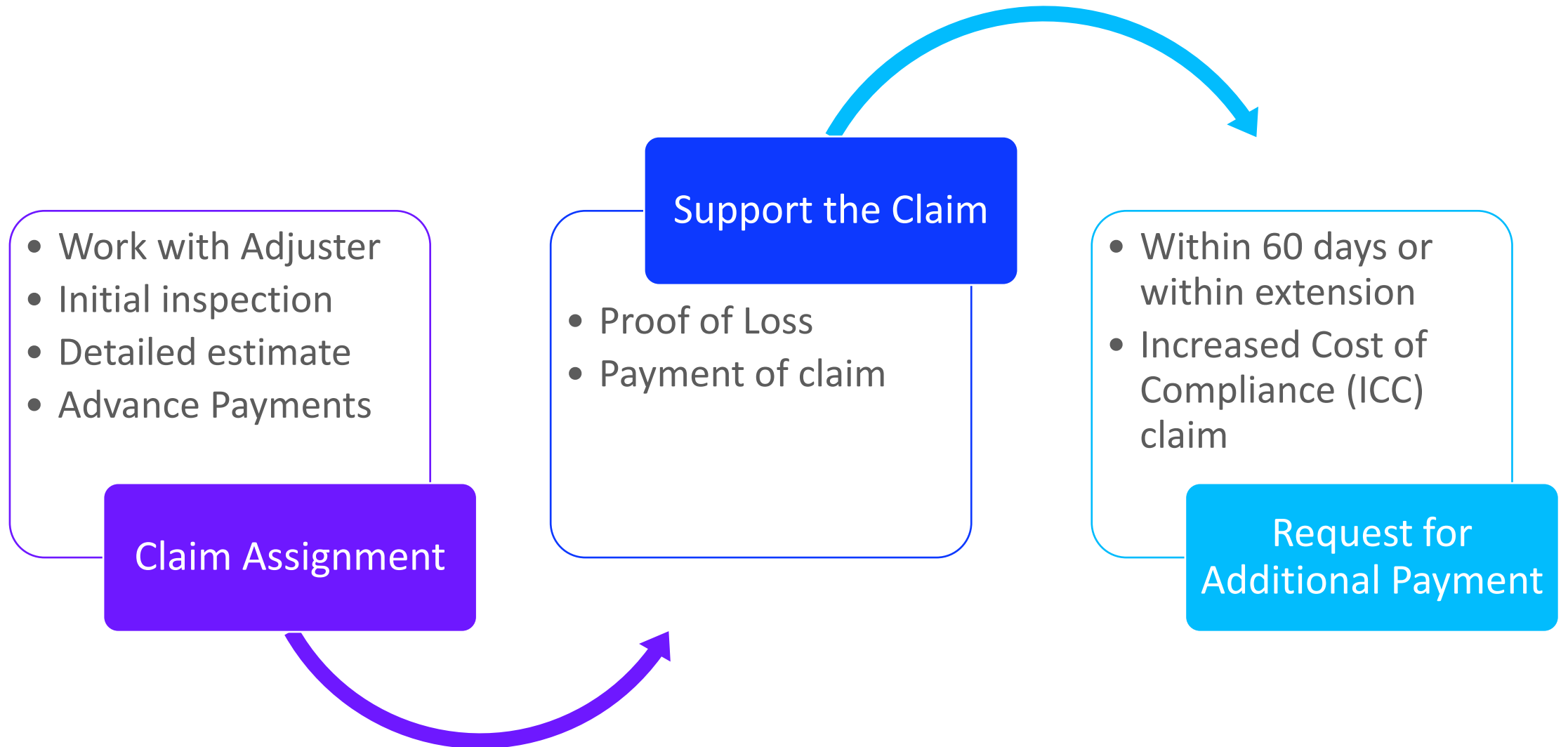


Note Areas with Structural Damage

List

Photograph

Flow of a Flood Claim





Did You Know?

The property inspection portion of the adjusting process can be completed in person or remotely



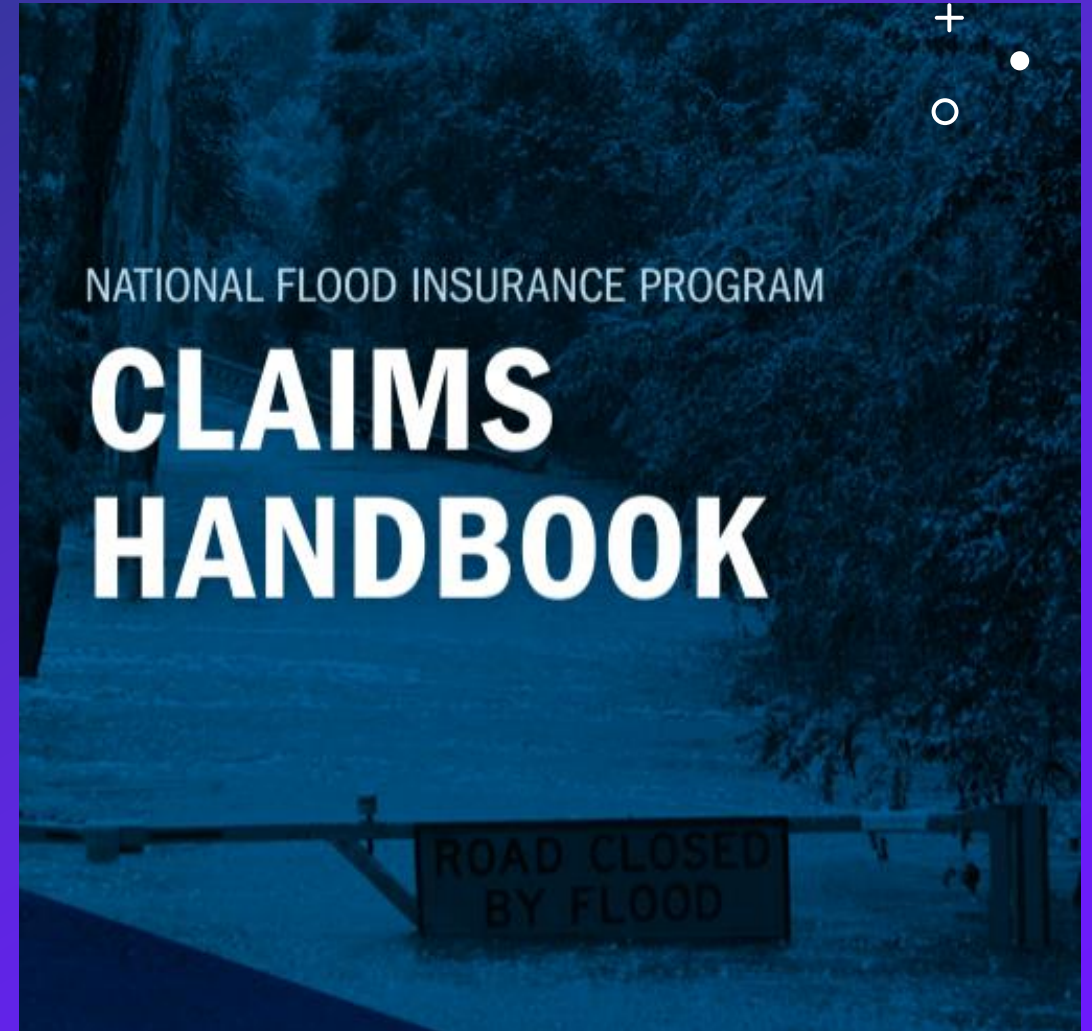
NFIP CLAIMS APPEAL FORM

Request the NFIP to review your claim denial appeal.

Appealing a Claim

- <https://agents.floodsmart.gov/nfip-claim-appeal>

NFIP Claims Handbook



Disaster Assistance

NOT a Guarantee

Requires a Major Disaster Declaration from the President to authorize funding

Form of a Small Business Administration (SBA) loan or a disaster grant

- Grants average \$5,000 per household

Policyholders cannot receive both Disaster Assistance and flood insurance claim payment for the same coverage or damage

Required to purchase and maintain a flood insurance policy to receive Disaster Assistance

Make a Difference



Structures located in high-risk flood zones, (zones A and V), have a 26% chance of flooding versus 10% chance of a fire at some point over the course of a 30-year mortgage

Talk to your clients about their risk of flooding

Inform clients of their flood insurance options

Resources

FEMA/NFIP Flood Insurance

- <https://fema.gov/flood-insurance>

FloodSmart

- <https://agents.floodsmart.gov>

Taurus Flood

- <https://edu.myflood.com>

*By making flood insurance your business,
you can help protect your clients*

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THANK YOU

