

NFIP FNOL: The Claims Process

The following instructions are for agent reference to assist a customer in filing a claim. When filing a claim on the customers behalf, the agency must do so in FloodPro.

1. Login to MyFlood.com.

Select "FILE YOUR CLAIM HERE" If the insured has not previously created an account, they will need their policy number, zip code, last name, and email address.

2. Complete the "Report a Loss" form.

The policyholder will be required to input the following information: Name, date of loss, address, email, phone number, mortgagee (if applicable) and any notes they want to send to the adjuster.

On the "Report a Loss" screen, the adjuster is assigned and their contact information is listed for the insured's reference.

3. Adjuster Contact within 24 Hours

The adjuster will contact the insured within 24 hours to discuss the loss and schedule an inspection.

4. Inspection

The adjuster will inspect the loss (virtual inspections are available). The adjuster uses Xactimate to complete the estimate. Once they complete the estimate it is submitted to NFS for review.

5. Proof of Loss

NFS approves the estimate and the inspector will reach out to the insured with the estimate and a proof of loss form. The insured needs to sign the proof of loss form and return it to NFS.

6. Payment

Payment is issued to the insured.

Take Photos

- Before and after clean-up
- Any flood damage outside the structure
- Height of water & damage on the inside and outside of structure
- Different rooms & angles of each room

For the Adjuster

- Place damaged property aside for the adjuster's inspection
- Make a list of structural damage
- Have account books, financial records, receipts & loss verification in one place for review
- If tearing out carpets, keep a sample of carpet and padding
- Any contracts put in place by the insured is between the insured and contracting vendor

Contents Coverage:

- DO NOT throw out items prior to the adjuster's inspection
- Create a contents list: including:
 - Item's age
 - Location of damage
 - Make, model and serial numbers (if applicable)
 - Cost of each item

Recovery

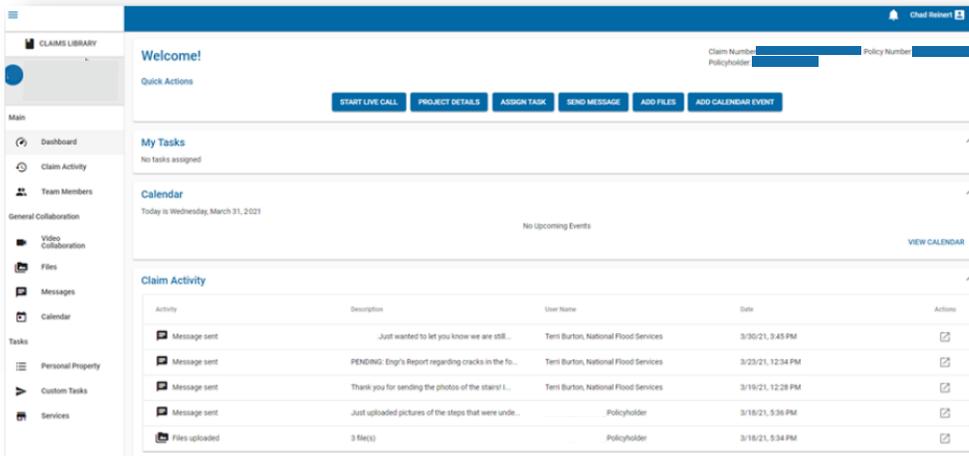
- Federal Disaster Hotline
1-800-621-3362 – find out places in your community that are offering assistance
- Emergency Shelter
- American Red Cross – text SHELTER and your zip code or download the FEMA Mobile App
- Local Churches – may be able provide temporary shelter

ClaimXperience

Remote adjusting and claim management

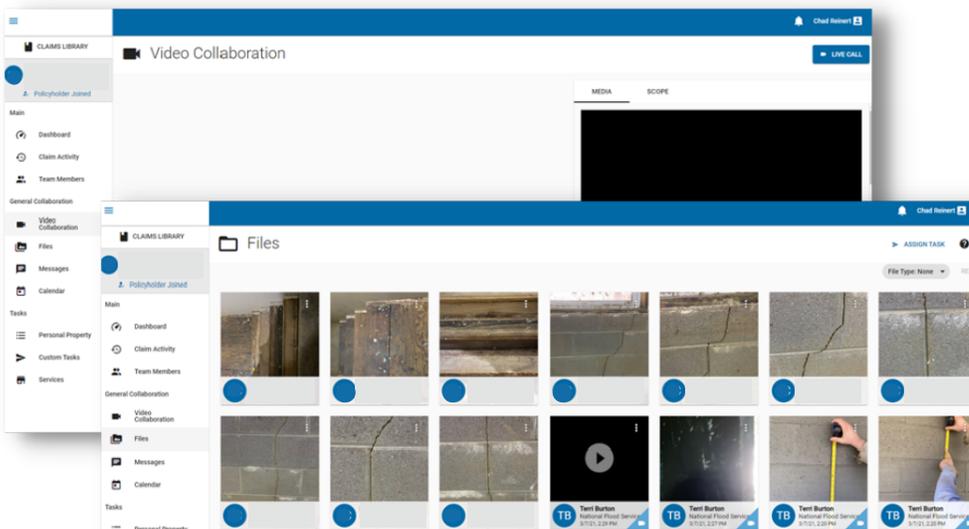
1. Create a ClaimXperience Account.

A link is sent to the insured after a flood claim is filed for them to create a ClaimXperience account. This link can be sent either by email or text message. Below is an image of the insured dashboard. From the dashboard they can navigate to their desired application.



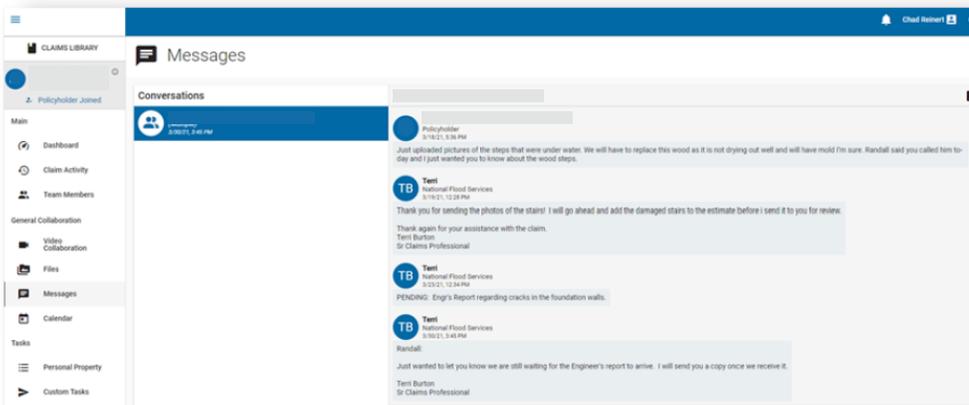
2. Video Collaboration

For remote adjusting video collaboration is used. Video collaboration can be done using a smartphone by the policyholder. All files that have been sent by the policyholder are stored in ClaimXperience (photos, videos, documents).



3. Messages

The insured can communicate with the adjuster via messages in ClaimXperience. This allows the insured to receive prompt communication and to go back and view prior messages.



ClaimXperience Functionality

- The insured can interact with their adjuster either through the message center or by starting a live call.
- The insured can upload video, photos and documents they want to share regarding their loss.
- From ClaimsXperience the insured can view claims activity.
- For remote adjusting the insured can participate in video collaboration.

Agent Assistance During the Claims Process

- Help keep the customer calm.
- Set expectations.
- Help them to understand what everything means.
- Educate them on the claims process.
- Agents can access information on the customers claim in FloodPro.

Proof of Loss

The adjuster will work with the insured to reach an agreed amount for the covered loss. The adjuster will scope the damage and provide an estimate of the covered flood damage and a proof of loss form to the insured for signature. It is important to know that once the proof of loss form is signed, there is still an opportunity to work with the insurance carrier if additional flood damage is discovered or if there is a request for additional payment under the claim.