



TAURUS

FLOOD

AFTER THE STORM GUIDE

AFTER THE FLOOD FILE A CLAIM

FILE A REPORT

- After ensuring it is safe to return to your home following flood damage, your first action should be to file a claim. You can do this through the following options:
 - **Online:** Use your Insured Portal if you have a flood insurance policy with one of our carriers.
 - **Phone:** Call our friendly representatives, Customer Service Claims Assistance: 800.759.8656.
 - **Contact Your Agent:** Report your flood insurance claim directly to your insurance agent.

DOCUMENT - TAKES PHOTOS AND VIDEOS

- Record proof of the flood damage as soon as it is safe to enter your building. Take comprehensive photos and videos of the damage, both inside and outside. Ensure you capture:
 - The make, model, and serial number of all damaged appliances, mechanicals (e.g., hot water heaters, furnaces, HVAC equipment), and electronic equipment.

BEGIN THE CLEANUP

- Dispose of items posing a health risk, such as perishable food and harmful substances, after documenting them with photos. Keep samples of other damaged items like curtains, flooring, and furnishings for inspection.

MEET YOUR ADJUSTER

- An adjuster will be assigned to your claim to inspect the damage. Within 24 hours of filing the claim, you should receive a call to schedule the inspection. When the adjuster arrives:
 - Verify their official identification.
 - Accompany them during the inspection, pointing out all damaged areas and items.
 - The adjuster will take photos, measurements, and record damages to determine an accurate estimate for your covered flood damage.

RECEIVE YOUR FINAL PAYMENT

- Post-inspection, you will receive a package with the adjuster's report and a proof of loss form. After reviewing and agreeing with the estimate:
 - Sign and return the proof of loss form.
 - A check will be issued for your claim, payable to both you and your mortgage company if applicable.
 - If you discover additional damages later, you can submit a claim for additional payment.

AFTER THE FLOOD CLEAN UP

SAFETY FIRST

- **Structural Assessment:** Before entering the flood-affected area, conduct a thorough assessment of structural integrity. Look for potential hazards like weakened foundations, loose wires, or gas leaks. Prioritize safety, and if there's uncertainty, consult with professionals.
- **Protective Gear:** Equip yourself with appropriate safety gear, including rubber gloves, boots, and a mask. This protects against contaminants and minimizes health risks during the clean-up process.

REMOVE CONTAMINATED ITEMS

- **Discard Unsalvageable Items:** Identify and discard items that cannot be adequately cleaned or disinfected, such as mattresses, carpets, and upholstered furniture. This step is vital for preventing the spread of mold and ensuring a safe living environment.
- **Disinfection Procedures:** Clean and disinfect all surfaces with a bleach solution to eliminate bacteria and prevent mold growth. Focus on walls, floors, and other affected areas to restore a hygienic living space.

VENTILATION AND DRYING

- **Aerate the Space:** Open windows and doors to facilitate ventilation and allow fresh air to circulate. This helps in expelling moisture and speeding up the drying process.
- **Use Dehumidifiers and Fans:** Employ dehumidifiers and fans strategically to reduce humidity levels. This not only aids in drying out the space but also minimizes the risk of mold formation, a common post-flood concern.



Restoring Your Space

Post-flood clean-up is a critical step in restoring your space to normalcy. Prioritize safety by conducting a thorough assessment of your surroundings before entering. This general clean-up phase lays the groundwork for a safer and more resilient recovery in the aftermath of any flooding event.

AFTER THE FLOOD DOCUMENTATION

PHOTOGRAPH & VIDEOTAPE

- **Comprehensive Documentation:** Systematically photograph and videotape the extent of the damage. Capture wide-angle shots of each room and close-ups of damaged items. Ensure clarity and date-stamp if possible.
- **Structural Evidence:** Document any visible structural damages and water levels reached in different areas. This evidence will be invaluable for insurance claims and assistance applications.

COMPILE A LIST OF DAMAGES

- **Detailed Inventory:** Create a meticulous inventory of damaged belongings, including furniture, appliances, and personal items. Include details such as brand, model, and purchase date.
- **Receipts and Documentation:** Preserve receipts and documentation for any repairs or replacements undertaken. This paperwork substantiates your claims and expedites the insurance process.

VENTILATION AND DRYING

- **Timely Notification:** Notify your insurance company promptly about the incident. Provide them with the documented evidence of damages and keep them informed of any subsequent developments.
- **Report to Local Authorities:** Report the flood to local authorities, such as the emergency management office. Inquire about available assistance programs and guidelines for recovery.



Recording Damages for Assistance

In the aftermath of any significant event, documenting damages becomes a crucial step for securing assistance and facilitating recovery. Timely communication with insurance providers and local authorities, coupled with a meticulous documentation process, forms the cornerstone for a smoother path towards assistance and rebuilding.

AFTER THE FLOOD MITIGATION

ADDRESS STRUCTURAL ISSUES

- **Thorough Inspection:** Conduct a comprehensive inspection of the property for structural damage. Engage professionals to assess the stability of the foundation and overall structural integrity.
- **Repairs and Reinforcement:** Address identified structural issues promptly. Undertake necessary repairs and reinforcement to prevent further deterioration and enhance the resilience of the property.

IMPROVE DRAINAGE SYSTEMS

- **Enhance Existing Systems:** Evaluate and enhance drainage systems to mitigate the risk of future flooding. Consider installing sump pumps, redirecting downspouts, or improving grading around the property.
- **Landscaping Adjustments:** Explore landscaping changes to promote better water runoff and absorption. Strategically plan green spaces and consider the use of water-absorbing vegetation.

EDUCATE AND PREPARE:

- **Stay Informed:** Stay informed about flood risks and early warning systems in your area. Regularly monitor weather updates and emergency alerts to remain proactive.
- **Emergency Evacuation Plan:** Develop and practice an emergency evacuation plan with your family. Ensure that everyone is familiar with evacuation routes, emergency contacts, and the location of essential supplies. Check out our [Emergency Plan](#).



Minimizing Future Risks

In the aftermath of a flood, a well-executed recovery plan, encompassing effective clean-up efforts, meticulous documentation, and strategic mitigation measures, is essential. By following these detailed guidelines, individuals can navigate the post-flood phase with resilience and ensure a safer, more sustainable recovery.

AFTER THE FLOOD

LEARN MORE

[Starting Your Recovery After a Flood](#)

[Disaster Assistance](#)

[Wind Damage Versus Floodwater Damage](#)

[American Red Cross](#)