

How to File a Flood Insurance Claim

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1 START YOUR CLAIM

If your property has flooded, promptly report the loss to your insurance agent or company. An insurance adjuster will be assigned to work with you throughout the claims process. The adjuster will call to set up a time to inspect your property in-person or remotely within a few days. Ask if you can get an advance payment. Advance payments are deducted from the final claim payment.

NOTE: Federal disaster assistance (available when there is a Presidential Disaster Declaration) can help with items not covered by flood insurance. Call 800-621-3362 (800-462-7585 TTY) or apply online at [DisasterAssistance.gov](https://www.disasterassistance.gov).

2 DOCUMENT YOUR LOSS

Return to your home when it's safe. Take as many photos and videos of your flood-damaged home and personal property as possible, including flood water lines on the outside and inside of the structure.



If you need help finding your insurance carrier, call 877-336-2627.



For appliances and electronics, take a photograph of the make, model, and serial number to share with your adjuster.

3 BEGIN CLEANUP

Keep samples of flood-damaged items — like carpet and other flooring, curtains, etc. — to show your adjuster. After you take photos and videos of the damaged items, throw out flood-damaged contents that pose a health threat.

It is your responsibility to do all you can to prevent the growth and spread of mold. Learn more about mold at [EPA.gov](https://www.epa.gov).

4 MEET WITH YOUR ADJUSTER



When you meet your flood insurance adjuster, ask to see their Flood Control Number (FCN) card and other official identification. Your adjuster will provide guidance and work with you to submit an estimate for your covered loss. Direct any questions to the adjuster to ensure you get paid everything you are entitled to for your loss. When you receive the adjuster's written estimate and report, review it for accuracy and ensure it's complete. The insurance adjuster will never ask you for money, collect your deductible amount, or charge you a fee for their services.

5 RECEIVE PAYMENT

Your claim payment amount will be based on the supporting documentation you provide and what's covered by your policy.

It's your responsibility to submit information that supports your claim and to meet required deadlines. If you still have questions or additional damage to report, contact the claims department at your flood insurance company to discuss any disputed amount or coverage issue with a claims examiner. Consulting with and getting estimates from general contractors can be helpful.

If you have a mortgage, your claim check will be written out to you and the mortgage company.



Learn more and read the NFIP Flood Insurance Claims Handbook at [FloodSmart.gov](https://www.floodsmart.gov)/start or by getting the FEMA mobile application at [FEMA.gov/mobile-app](https://www.fema.gov/mobile-app).