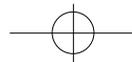


Tips on Handling Your Flood Insurance Claim



Federal Emergency Management Agency, Washington, D.C. 20472
For more information, call **1-888-CALL-FLOOD** ext. 314 or



Tips on Handling Your Flood Insurance Claim

You've suffered a flood. Your home or business — and contents within — have been damaged — possibly destroyed.

WHAT DO YOU DO NOW?

Contact your insurance company or agent as soon as possible.

Tell them you've suffered a loss and will be filing a claim. Make sure to tell them where you can be reached, especially if you are unable to stay in your home.

Your insurance agent will move quickly to help you get back on your feet as soon as possible. The first step he or she takes will be to assign your claim to an adjuster, who will be an insurance company employee or an independent adjuster hired by the company. Your adjuster will inform you of the steps you need to take to file your claim. The adjuster will also provide you with any required forms.

ITEMIZING YOUR POSSESSIONS

It's a good idea to be prepared in advance, if possible. One way to do this is to make a thorough, detailed list of all of your possessions within your home or business. Go room by room and take an inventory of all the items inside — sofas, chairs, beds, dressers, etc. Describe the items, and include the serial numbers, model numbers and the date purchased. Include everything, and don't forget items such as pictures, contents of drawers and cupboards, plants, etc.

When you purchase an item of lasting value, save the receipt. Store the list and the receipts in a safe, dry place,

Again, go room by room and take a photographic inventory. Include these photos or videos in your 'flood file' and store them in a safe, dry place, too. Storing this information will help you if you ever need to document your claim. This exercise will also give you a good idea of how much insurance coverage you need.

It is important to make a list of your possessions now because in some floods, people lose many — and in some cases, all — of their possessions.

Making a thorough, detailed list beforehand, including the quantities and approximate value of each item, and the date purchased or acquired, will help you file a full flood insurance claim.

AFTER THE FLOOD

Clean-up should begin as soon as the flood waters recede. When it is safe to enter your home, go room to room and separate damaged from undamaged items. Separate and dry wet items, such as clothing and linens. Often, these items can be restored by cleaning or making minor repairs.

Make a detailed list of all damaged or lost personal property. Take photos of any water in the house. Save damaged personal property, and take photos or a videotape of it. Do not throw out any damaged property without your adjuster's agreement.

WORKING WITH AN ADJUSTER

Insurance companies employ adjusters to help people who have suffered losses in establishing the benefits due

work with you to calculate the value of the loss. He or she will also prepare a report on the damage to the property.

OBTAIN A REPAIR OR REPLACEMENT

In most cases, adjusters who routinely handle flood losses are capable of estimating simple repairs. They are able to complete their own estimates on these estimates, sometimes on the spot.

When the adjuster visits the site to inspect the damage, make sure you or a trusted adviser are present with the adjuster.

When working with the adjuster, it is important that you both come to an agreement about the damage, meaning an agreement about what needs to be repaired or replaced — without a dispute. Make sure you know what needs to be repaired and why. If you do not, ask the adjuster for written instructions in writing.

TAKE CHARGE OF YOUR CLAIM

Using the above information, you can manage your claim so that you receive the insurance benefits you need. Have your home and possessions restored. But if a major problem arises, you have the right to assistance. You can consult your insurance company representative. In addition, many states have a department of insurance by the state insurance commissioner's office. Some offices have policyholder service sections.

