



After the Flood

Talking Points for Community Officials

Flood Insurance Claims Process

After a flood, it is important to begin the flood insurance claims process as soon as possible. The sooner your claim is filed, the sooner you will receive your check to begin rebuilding.

- Call your insurance agent or insurance company. Have the following information ready when you place your call:
 - The name of your insurance company
 - Your policy number
 - A telephone number and/or email address where you can be reached
 - The date of loss
- When you file your claim, ask for an approximate time frame during which an adjuster will be in contact.
- Flood insurance building and contents coverage does NOT cover the following*:
 - Damage caused by moisture, mildew, or mold that could have been avoided by the property owner
 - Currency, precious metals, and valuable papers such as stock certificates
 - Property and belongings outside of a building such as trees, plants, wells, septic systems, walks, decks, patios, fences, seawalls, hot tubs, and swimming pools
 - Living expenses such as temporary housing
 - Financial losses caused by business interruption or loss of use of insured property
 - Most self-propelled vehicles such as cars, including their parts (see Section IV.5 in your policy)

*This is a partial list of coverage. Refer to the Standard Flood Insurance Policy (SFIP) for a description and full list of coverage and exclusions


Once you have reported your loss:

- An adjuster will work with you to calculate damage value and prepare a repair estimate.
- Please keep your insurance agent advised if your contact information changes. If you are in a shelter or cannot be reached easily, please provide the name of a designated relative or point-of-contact who can reach you.

Before the adjuster arrives:

- Local officials may require the disposal of damaged items. If you dispose of items, please keep a swatch and a clear photo of the item with direct physical damage, or other sample of the damaged items for the adjuster.
- Separate damaged items from undamaged items. If necessary, place items outside the home.
- Take photographs of any water in the house and damaged personal property as evidence for the adjuster to use to prepare your repair estimate.




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- Make a list of damaged or lost items and include their age and value when possible. Also note model and serial numbers for major appliances. If available, have receipts for damaged or destroyed items to share with the adjuster.
 - If you suffered a prior flood loss, document completed repairs with paid invoices, receipts, cancelled checks, etc.
 - If you have damage estimates prepared by your contractor(s), provide them to the adjuster since they will be considered in the preparation of your repair estimate.
 - Call your insurance company if an adjuster hasn't been assigned to you within 48 hours.

Health and Safety Risks

It is important to be aware of a number of health and safety risks in a post-flood environment so you can take the necessary precautions to protect yourself and your family.

In your home or business:

- Listen for news reports to learn whether the community's water supply is safe to drink. Remember to carry bottled drinking water to flooded areas.
- Discard any fresh or packaged food products that may have come in contact with floodwater.
- Protect yourself during clean-up by wearing protective clothing such as boots, gloves, and masks. Clean and disinfect everything that was in contact with floodwater.
- It is important to ventilate your home. Open all doors and windows to allow air to circulate and dry out your home. Dehumidify as soon as possible after a flood.
- Service damaged septic tanks, cesspools, pit, and leaching systems as soon as possible. Damaged sewage systems are serious health hazards.
- After a flood, mold growth can cause additional damage to your home. Active mold growth is slimy or fuzzy and is usually green, black, orange, or purple. Inactive mold is dry and powdery and may be white. Mold spores spread easily; they are carried by air currents, pets, and people.
- Water, moisture, mildew, or mold damage to property insured under your flood insurance policy is covered, unless there was no effort made to clean the items and prevent the damage.
- To prevent mold, wash surface areas in the house, including the walls, staircases, and items that came in contact with floodwater. Disinfect and wipe surfaces dry with paper towels to minimize bacterial contamination.
- Throw away any items that do not dry completely because they can harbor germs and produce mold, which can irritate allergies as well as lead to respiratory damage or other illnesses.
- Keep the humidity and temperature as low as possible.
- Isolate any moldy objects. Seal moldy trash in plastic bags and remove them immediately. Objects you can save should be dried or frozen as soon as possible. Freezing inactivates mold.

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- If wild animals take refuge in your home, do not approach them. Wild animals such as snakes, opossums, and raccoons often seek refuge from floodwaters on upper levels of homes and have been known to remain after the water recedes. Call your local animal control office or wildlife resource office to handle the situation.

Outside your home or business:

- Be aware of areas where floodwaters have receded. Roads may have weakened and could collapse under the weight of a car.
- Stay away from downed power lines, and report them to the power company.
- Return home only when authorities indicate it is safe.
- Stay out of any building that is surrounded by floodwaters.
- Use extreme caution when entering buildings; there may be hidden damage, particularly in foundations.
- Avoid floodwaters; water might be contaminated by oil, gasoline, or raw sewage. Water also might be electrically charged from underground or downed power lines.
- Avoid moving water and do not attempt to drive through standing water, even if it seems shallow.
- Debris removal from private property is generally not eligible for the Federal Emergency Management Agency (FEMA) funded removal because it is the responsibility of the individual property owner. However, under the debris removal clause of a flood insurance policy, certain expenditures for debris removal from the structure and cleaning of the structure (both inside and outside) are reimbursable.
- In the following circumstances, FEMA will remove debris after a disaster:
 - Debris removal from a street or highway to allow the safe passage of emergency vehicles
 - Debris removal from public property to eliminate health and safety hazards
- Call your local Public Works office to determine your city's policy for removing residential debris.

For More Information

- The Summary of Coverage document helps you understand your flood insurance policy. It provides general information about deductibles, what is and is not covered by flood insurance, and how items are valued at the time of loss. This document can be found here: [fema.gov/media-library/assets/documents/12179](https://www.fema.gov/media-library/assets/documents/12179).
- The Flood Insurance Claims Handbook is available to help you navigate the claims process and appeal your claims decision, if necessary. This document at [fema.gov/media-library/assets/documents/6659](https://www.fema.gov/media-library/assets/documents/6659).
- Visit [FloodSmart.gov](https://www.floodsmart.gov) or call **1-800-427-2419** to learn how to prepare for floods, how to purchase a flood insurance policy, and what the benefits are of protecting your home or business against flooding.