FACT SHEET

Filing Your Flood Insurance Claim

NATIONAL FLOOD INSURANCE PROGRAM

If your community has been flooded and your property or home has suffered flood damage, please follow these instructions to file your flood insurance claim.

IMMEDIATELY

- **Call your agent or insurance company.** Have the following information with you when you place your call: (1) the name of your insurance company (your agent may write policies for more than one company); (2) your policy number; and (3) a telephone number/e-mail address where you can be reached.
- **When you file your claim,** ask for an approximate time frame during which an adjuster can be expected to visit your home so you can plan accordingly.

ONCE YOU HAVE REPORTED YOUR LOSS

- **An adjuster will work with you** to calculate the value of the damage and prepare a repair estimate.
- **Please keep your agent advised if your contact information changes.** If you are still in a shelter or cannot be easily reached, please provide the name of a designated relative or point-of-contact person 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 or other sample of damaged items for the adjuster.
- **Separate damaged items from undamaged items.** If necessary, place damaged items outside the home.
- **Take photographs**. Take photos of any water in the house and any damaged personal property. Your adjuster will need evidence of the damage and damaged items (e.g., cut swatches from carpeting, curtains, chairs) to prepare your repair estimate.
- **Make a list of damaged or lost items and include their age and value when possible**. If possible, have receipts for all items available for the adjuster.
- **If you have damage estimates prepared by a contractor, provide them to your** adjuster since they will be considered in the preparation of your repair estimate.
- **Contact your insurance** company if an adjuster has not been assigned to you within several days.

FOR MORE INFORMATION

For Federal Emergency Management Agency (FEMA) Disaster Assistance, call 1-800-621-3362. For general flood insurance questions, call 1-800-427-4661 or contact your insurance company or agent.