

# File Flood Insurance Claims Now to Help Jumpstart Your Recovery

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Release Date: octobre 2, 2022

WASHINGTON -- Recovering after a flood can be overwhelming and FEMA's National Flood Insurance Program (NFIP) is dedicated to getting you back on your feet after Hurricane Ian.

Anyone affected by Hurricane Ian who has an NFIP flood insurance policy and has suffered flood damage should begin filing their claim now, even if you have not returned home yet.

Policyholders who evacuated, and who have not returned home, can start the flood insurance claims process even if they only suspect flood damage. They can provide specifics concerning the damage later, once local officials say it is safe to return to their property.

National Flood Insurance Program policyholders, contact your insurance agent or company to file a claim. Information about filing a claim, documenting damage, working with your flood insurance adjuster, making repairs and understanding your claim payment is available on [FEMA.gov](https://www.fema.gov).

Anyone who doesn't know who their insurance agent or company is may call 877-336-2627.

Policyholders should be sure to ask their insurance company about advance payments to receive up to \$20,000 to jumpstart recovery.

Those who have damage from both wind and flood will need to file two separate claims: a homeowner's insurance claim for wind damage and a flood insurance claim. The policies for each claim may be with different companies and you may have to work with more than one insurance company representative.

Before beginning repairs to your flooded home, be sure to check with local officials about applicable building codes and floodplain management requirements.



Anyone whose flood insurance policy recently expired should ask their agent if they are still within a renewal grace period. They may be able to renew and have their Ian losses covered.

Learn more about starting a flood insurance claim at [FEMA.gov](https://www.fema.gov) by calling 877-336-2627 or on the FEMA App.

For additional information or resources for Hurricane Ian survivors, or to apply for federal assistance, visit [FEMA's Hurricane Ian webpage](#).

