

# Wind Damage Versus Floodwater Damage: What You Need to Know When Filing a Claim

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Natural disasters such as hurricanes, tropical storms and nor'easters can cause wind and floodwater damage to your property. Your National Flood Insurance Program (NFIP) policy works with your homeowners or commercial property insurance to cover any sustained damage. You will likely need to file insurance claims with both entities and work with multiple adjusters.

## Distinguishing the Cause of Damage

Your flood insurance policy only covers physical damage directly caused by a flood. For example, an NFIP policy covers damage caused by water entering your home from the ground up due to storm surge, heavy rainfall or the overflow of a body of water, such as a lake or river. Other policies, such as homeowners policies, do not cover water damage from flooding but may cover damage from other perils, such as wind-driven rain or fire.

If river overflow or rain causes flash flooding that enters your home, this is considered a **direct result of flooding** and would likely be covered under your flood insurance policy. However, if rain is propelled into a covered structure by wind, that is considered **wind-driven rain** and is not covered under your flood insurance policy. The same is true if your roof is damaged and water enters through the ceiling. That is **water damage as a result of wind damage** and is not covered under your flood insurance policy.

## Reporting the Flood Damage

Taking quick action will put you back in control of your home and your life.

### Step 1: Contact Your Agent



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Your flood insurance policy requires you to give prompt written notice of your loss. Contact your flood insurance agent or your flood insurance company directly to start the process. When making a claim, you will likely need to provide the name of your insurance company, policy number and contact information.

## **Step 2: Separate Your Property**

Your flood insurance policy requires you to separate damaged property from undamaged property. Take photographs and videos of the damaged property, including items you plan to discard. After recording the damage, immediately throw away flooded content and materials, such as perishable food items, clothing, pillows, etc., that could pose health risks and collect mold.

Take measures to preserve and protect undamaged property, but do not sign an agreement or contract for cleaning, remediation or maintenance services before consulting with your flood adjuster or flood insurer to ensure the services are covered. In most situations, you are allowed to mitigate further damage to your property, such as tarping, but you cannot repair damage prior to the adjuster's visit.

NFIP policyholders are responsible for minimizing the growth and spread of mold as much as possible after a flood. Flood and property insurance policies do not cover mold damage if a policyholder fails to take action to prevent the growth and spread of mold.

## **Step 3: Record Damage**

Take photographs and videos of all damage inside and outside your home. As you assess your property, make a list of any structural damage you want to point out to the insurance adjuster(s). If you purchased flood insurance contents coverage, which is separate from flood and property insurance policies, you should also make a list of your damaged property for your adjuster. Be sure to include:

- The quantity and description of each item;
- Any brand name(s);
- Where the item was purchased;
- The cost, model and serial number (if appropriate);
- Location of the item in your building; and



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- Your estimate of the loss amount.

#### **Step 4: Work With Your Adjuster(s)**

Your adjuster will contact you after receiving your notice of loss to set a time for a property visit. During the initial visit, they will take measurements and photos to document flood damage. You may want to ask if you are eligible for a remote visit or advance payment.

After the inspection, the adjuster will give their contact information and let you know if additional visits are necessary. Adjusters may need to consult with each other and additional claims personnel during the settlement of your claims. The adjuster then uses the information collected during the visit(s)—and the documentation you have provided—to complete a detailed damage estimate. You will receive a copy of the estimate, which may help inform repair work appraisals from licensed professional contractors.

*Beware of scammers. When an adjuster visits your home, you should not be asked to provide confidential information, such as your social security number or bank account numbers. For more information, review the [Who's Knocking at Your Door Infographic](https://agents.floodsmart.gov/whos-knocking) at [agents.floodsmart.gov/whos-knocking](https://agents.floodsmart.gov/whos-knocking).*

For additional support filing your claim, contact FEMA Mapping and Insurance eXchange (FMIX) at [FEMA-FMIX@fema.dhs.gov](mailto:FEMA-FMIX@fema.dhs.gov) or by calling **877-336-2627**. If you use a relay service, such as video relay service (VRS), captioned telephone service or others, give FEMA the number for that service.

