

FACT SHEET: How to File a Flood Insurance Claim

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Step 1 – Contact your insurance agent or company promptly to report your loss. Make sure you know the name of your insurance company, your policy number, and a phone number or email address where your insurer can contact you prior to reaching out. If you are unable to remember the name of your insurance company, call the NFIP’s Help Center at 800-427-4661.

Step 2 – File a notice of loss with your insurer. All flood insurance policies require you to give prompt written notice of flood-related damage. Contact your insurance agent or company representative as soon as possible if you have questions about filing a loss notice. You must send written notice to your insurance company including your policy number if you cannot file a notice of loss promptly because you are unable to contact your insurance agent.

Step 3 – Separate your property. Your policy requires separation of damaged property from undamaged property. Do not discard anything before an adjuster sees it, unless local law requires you to discard it, or the damaged item presents a health hazard. In case you discard property, take photographs before disposing of the item and keep samples for the adjuster to see.

Step 4 – Make a list of damaged personal property. Homeowners, renters and businesses that purchased personal property coverage should make a list of damaged personal property and include any related details or documents. Be sure to note the following:

- Quantity of each item



- Description
- Brand name
- Model and serial number of large appliances
- The amount it will cost to replace the item with like kind and quality at current pricing. Attach any relevant documents (e.g., bills, receipts, photos) to your list of damaged personal property.

Step 5 – List areas of structural damage. Make a list of any areas of structural damage you want to point out to the adjuster as you examine your property.

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