

How to File Flood Insurance Claims After Hurricane Idalia

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LAKE MARY, Fla. – Florida homeowners with insurance policies covered by the National Flood Insurance Program are urged to file claims as soon as possible. Advance payments may be available for some policyholders.

Policy holders should call their insurance agent or provider and initiate the claim even if they do not have all necessary documentation because they had to leave the property after the storm.

Homeowners with damage from both wind and flood will need to file two separate claims: a homeowner's insurance claim and a flood insurance claim. They should let adjusters for each policy know of the claim filed with the other policy.

If filing a flood claim, ask about advance payments. You may be eligible for an advance payment of up to \$5,000 prior to a visit from an adjuster. Your insurer will need to confirm covered flood damage to your property and may request additional documentation to support the amount of the advance.

Policy holders may also be eligible for an advance payment of up to \$20,000 if they have photos and/or videos depicting damage and receipts validating out-of-pocket expenses related to the flood loss, or a contractor's itemized estimate.

If the flood insurance policy recently expired, ask your agent if you are still within a renewal grace period. You may be able to pay in full to renew and be covered for a loss during that time.

The Standard Flood Insurance Policy does not cover expenses for code compliance unless the loss qualifies for Increased Cost of Compliance (ICC) coverage. Speak to your adjuster or insurer for more information.

The NFIP has additional information on [floodsmart.gov/how-do-i-start-my-flood-claim](https://www.floodsmart.gov/how-do-i-start-my-flood-claim) for documenting your damage, re-entering safely, and rebuilding stronger,



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and where to go if you need additional assistance.

For the latest information on Florida's recovery from Hurricane Idalia, visit floridadisaster.org/updates/ and fema.gov/disaster/4734. Follow FEMA on X, formerly known as Twitter, at twitter.com/femaregion4 and at facebook.com/fema.



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