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State News Desk: (850) 921-0217  
FEMA News Desk: (202) 322-6282

# News Release

## Understanding the Flood Insurance Claim Process

**TALLAHASSEE, Fla.** — If you have damage caused by Florida’s recent hurricanes, state and federal officials encourage you to closely monitor the insurance claims process after reporting your loss.

Florida residents with a National Flood Insurance Program (NFIP) policy must file a “Notice of Flood Loss” with their flood insurance company *promptly*.

All policyholders with a flood loss are also required to submit a “Proof of Loss” ([www.fema.gov/media-library/assets/documents/9343](http://www.fema.gov/media-library/assets/documents/9343)) directly to the flood insurance company, within 60 days after the date of the flood loss.

Here are some tips to guide you through the flood insurance claims process to ensure you receive all eligible insurance funds for your recovery.

### What to Do *Before* an Adjuster Visits

- Take pictures of the damage.
- Write down a list of your damaged contents.
- Immediately dispose of flood-damaged items which pose a health risk, such as perishable food items, clothing, cushions and pillows. Cut off and keep a 12-square-inch sample of building materials like carpets and drywall to show your flood adjuster, and set aside other damaged personal property items like furniture, televisions and electronics.
- Have documents related to your damage ready for inspection. This may include contractor’s estimates and repair receipts.
- Also keep your policy number and insurance company information handy.

### What Happens *During* an Adjuster’s Visit

- An insurance adjuster will contact you within 24 to 48 hours to schedule an appointment.
- Ask to see the adjuster’s official identification when he or she visits.
- The adjuster will take measurements and photographs and document your damage. They will provide you with their contact information and, if required, the adjuster may revisit your property.

- After your home is inspected, the adjuster will complete the covered estimate of loss and provide you with a copy of it, along with a [Proof of Loss](#) form.
- A FEMA inspector or flood insurance adjuster will never ask for money, approve or disapprove claims, or tell you whether your flood insurance company will approve your claim.

### **What Happens *After* an Adjuster's Visit**

- The adjuster will collect all of the necessary information and documentation during the initial visit and will contact the policyholder as the claim progresses to an agreement and closure.
- If you disagree with the resolution of your claim, ask the adjuster to show how they arrived at the figure(s) and explain the policy if an item was excluded from coverage, even though you feel it should be covered.
- If the adjuster and insured are unable to come to an amicable agreement, the policyholder may hire an independent contractor to prepare an estimate for flood related damage.
- Within 60 days after the loss, send the insurer a signed and sworn to proof of loss.
- If you disagree with the resolution of your claim, you can submit your proof of loss for the undisputed amount and you may also appeal the amount contested to FEMA as stated in the Flood Insurance Claims Handbook at [https://www.fema.gov/media-library-data/1409252356253-ee460a21e69333f01eea03a8f55eb3c6/F-687\\_ClaimsHandbook\\_508XI\\_Aug2014.pdf](https://www.fema.gov/media-library-data/1409252356253-ee460a21e69333f01eea03a8f55eb3c6/F-687_ClaimsHandbook_508XI_Aug2014.pdf)

For specifics on the NFIP Flood Claim Process, please visit this link: [www.fema.gov/media-library/assets/documents/114402](http://www.fema.gov/media-library/assets/documents/114402).

For more information on Florida's disaster recovery visit [fema.gov/disaster/4280](http://fema.gov/disaster/4280), [twitter.com/FEMAreion4](https://twitter.com/FEMAreion4), [facebook.com/FEMA](https://facebook.com/FEMA), and [fema.gov/blog](http://fema.gov/blog) or #FLRecovers. For imagery, video, graphics and releases, see [fema.gov/Hurricane-Matthew](http://fema.gov/Hurricane-Matthew).

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*FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.*

*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at **800-621-3362** (voice, 711 or video relay service). TTY users can call **800-462-7585**. Multilingual operators are available (press 2 for Spanish, 3 for other languages).*

*The SBA is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps businesses of all sizes, private non-profit organizations, homeowners and renters fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations. For*

*more information, applicants may contact SBA's Disaster Assistance Customer Service Center by calling 800-659-2955, emailing [disastercustomerservice@sba.gov](mailto:disastercustomerservice@sba.gov), or visiting SBA's website at [www.sba.gov/disaster](http://www.sba.gov/disaster). Deaf and hard-of-hearing individuals may call 800-877-8339.*