



Adjusting Your Claim – Wind Damage vs. Flood Damage

What You Need To Know About Wind Damage vs. Flood Damage and Your NFIP Claim

Bottom Line Up Front:

- Your NFIP flood insurance policy, as well as other policies like homeowner's insurance, may cover damage caused by a hurricane.
- If floodwater damaged your home, you need to notify your flood insurance agent or the company where you purchased your flood insurance policy as soon as possible.
- If your home also experienced non-flood damage from the storm, you will also need to notify your homeowners' insurance agent or company. This may be a different company from your flood policy.
- Your flood insurance policy only covers physical damage directly caused by flood. Most homeowners' policies do not cover flood, but may cover damage from other perils, like wind or fire.
- Your insurance agent will be able to explain what is covered by your policies.
- More than one insurance claim adjuster may visit your property. Adjusters are trained to distinguish the cause of specific damage to your home if you had multiple causes of loss (for example, flood & wind or flood & fire).
- If your adjuster has questions about complicated damages, they may request assistance from a structural engineer or other experts, who can help determine the cause and extent of damage.
- Your adjusters may need to consult with each other during the settlement of your claims.
- If your adjusters determine that you had multiple causes for your damage you will have to go through two claims processes because you're dealing with two or more different policies which cover different perils.

Details:

Returning home after a hurricane can be an overwhelming experience. Taking quick action will put you back in control of your home and your life.

STEP 1

Contact Your Agent or Company Representative to Report Your Loss. Your flood insurance policy requires you to give prompt written notice of your loss. To start the process, you should contact your flood insurance agent or your flood insurance company directly. When making the claim, you will likely need to provide:

- The name of your insurance company;
- Your policy number; and
- A phone number and/or e-mail address where you can be reached.

STEP 2

Separate Your Property. Your flood insurance policy also requires you to separate damaged property from undamaged property. Don't throw anything away before an adjuster has seen it unless instructed to do so by your insurance company or government officials. If you do throw away damaged property before your adjuster inspects your property, take photos of the property before disposing of it and keep samples for the adjuster to see (for example, cut out a piece of wall-to-wall carpet). Do all you can to protect undamaged property. Prior to signing an agreement/contract with a cleaning, remediation, or maintenance contractor, you should consult with your flood adjuster or flood insurer concerning coverage for these services.

STEP 3

Make a List of Damaged Contents and Their Locations in Your Home. If you purchased contents coverage, make a list of damaged property. List the quantity of each item, a description, brand name, where it was purchased, its cost, model and serial number (if appropriate) and your estimate of the loss amount. Attach your bills, receipts, photos and any other documents.

List Areas of Building Damage. As you look over your property, make a list of any areas of damage you want to point out to the insurance adjuster. Your adjuster will be able to determine what peril caused specific damage.

WHAT'S NEXT

Generally, your adjuster will contact you within 24-48 hours after receiving your notice of loss. However, depending on local conditions and the severity of flooding, it may take more time. Once the adjuster reaches you, they will set a time to view your property. You may ask the adjuster for an advance or partial payment. If you have a mortgage, your mortgage company will need to sign the building property advance check.

During the initial visit to your property, the adjuster will take measurements and photographs and note direct flood damage. NFIP encourages you to point out all damage you have noticed. After the adjuster completes the inspection, the adjuster will give you a local contact telephone number and will tell you whether any additional visits are needed. This may be the case if damage is extensive.

The adjuster then uses the knowledge gained from the visit(s)—and the documentation you have provided—to complete a detailed estimate of damages. You will get a copy. The estimate may help you ask for bids for repair work from licensed professional contractors.

If you have additional questions about filing a claim, please call the National Flood Insurance Program Call Center at 1-800-621-3362 and select option 2.