



## Flood Insurance Claim Dos and Don'ts

### Dos

- ★ **Report the claim as soon as possible.** Don't hesitate reporting a legitimate claim for flood damage. The sooner the insurance company can observe the damage, the better.
- ★ **Timely file a Proof of Loss.** Failure to timely file a proof of loss and supporting documentation could prevent you from recovering for your flood damage. A standard flood insurance policy allows 60 days from the date of the flood to file your proof of loss and supporting documentation. Because of a request by Mostyn Law, FEMA extended this deadline to 240 days from the date of the flood for Texas & Oklahoma flood losses resulting from torrential rains beginning on May 16, 2015.
- ★ **Document the loss and interactions with the insurance company.** Thoroughly document the loss in writing and with photographs. Take photos and video of your flood damage to show the insurance company. Also keep records of the date and time of any calls to the insurance company, who you spoke with, and the general substance of the conversations. Keep all written communication with the insurance company in a safe place.
- ★ **Provide accurate information.** You are the best historian of your home and have the best information about its pre-flood condition. When the insurance company's adjuster inspects the flood damage, she may rely on information you provide regarding the extent of your flood damage, so provide accurate, honest information. However, be sure to tell the adjuster that any damage you identify is only the damage you have noticed, and there may be other damage.
- ★ **Get your own estimates.** If the insurance company's estimate does not fairly represent the amount or extent of the damages, seek additional estimates from local trusted contractors regarding the amount it will cost to repair your home to pre-storm condition.
- ★ **Ask for help.** The flood insurance claim process can be confusing. If you have questions or concerns about the flood insurance claim process or decisions made by the insurance company, seek help to be sure you get a fair evaluation.

### Don'ts

- ★ **Do not prematurely discard damaged items.** Do not throw away a damaged item until the adjuster has seen it or you have thoroughly documented the damage to the item. Generally, proof of damage will be necessary for reimbursement of covered items.
- ★ **Do not prematurely make permanent repairs.** Do not make structural or permanent repairs until the insurance company has observed the damage. Temporary repairs and measures to prevent further damage and dry out your home are generally encouraged – just be sure the damage is documented!
- ★ **Do not rely solely on the adjuster.** The importance of doing your own research, making your own decisions, and staying involved is difficult to overstate. Do not rely on others to make the best decisions without your involvement. Seek the advice of trusted contractors and professionals experienced in flood damage, mitigation, and rehabilitation if you need help.
- ★ **Do not get discouraged.** The flood insurance claim process can be intimidating and overwhelming. Don't get so discouraged that you settle for less than you are owed. Insist on a fair investigation and evaluation of the claim. If you feel too overwhelmed by this process, consider hiring a professional to help you get every dollar you deserve to restore your home.