FEMA After a Flood for Community Officials



An explanation of the process for filing a claim under FEMA and the importance of starting the process as soon as possible.

After a flood, it is important to begin the flood insurance claims process as soon as possible. The sooner your claim is filed, the sooner you will receive your check to begin rebuilding.

Call your insurance agent or insurance company. Have the following information ready when you place your call:

- The name of your insurance company
- Your policy number
- A telephone number and/or email address where you can be reached
- The date of loss

When you file your claim, ask for an approximate time frame during which an adjuster will be in contact.

Flood insurance building and contents coverage does NOT cover the following:

- Damage caused by moisture, mildew, or mold that could have been avoided by the property owner
- Currency, precious metals, and valuable papers such as stock certificates
- Property and belongings outside of a building such as trees, plants, wells, septic systems, walks, decks, patios, fences, seawalls, hot tubs, and swimming pool
- Living expenses such as temporary housing
- Financial losses caused by business interruption or loss of use of insured property
- Most self-propelled vehicles such as…