



Flood Recovery Information

In response to recent flooding caused by Hurricane Irene, the National Flood Insurance Program (NFIP) has developed the following materials to help you assist residents recovering from flood damage and navigate the flood insurance claims process.

- After the Flood fact sheet: Helpful information for residents as they return home.
- Filing Your Flood Insurance Claim: A checklist for policyholders as they navigate the claims process.
- NFIP Summary of Coverage: An explanation to help policyholders understand their flood insurance policy.
- NFIP Flood Insurance Claims Handbook: A step-by-step guide to filing a claim.

In addition, the following tips may be helpful to residents returning to flood-damaged areas.

- **Beware of Hazards.** Check for damage, including structural damage before re-entering your home. Contact the appropriate professionals immediately if you suspect damage to water, gas, electric and sewer lines. Throw away water-damaged food including canned goods that have come in contact with floodwaters. Boil water until local authorities declare the water supply safe to drink.
- **File your Flood Insurance Claim.** Call your agent who handles your flood insurance to file a claim. Have the following information with you when you place your call: (1) the name of your insurance company (your agent may write policies for more than one company); (2) your policy number; and (3) a telephone number/e-mail address where you can be reached.
- **Take photographs.** To make filing your claim easier, take photographs of any water in the house and damaged personal property. If necessary, place these items outside the home. Your adjuster will need evidence of the damage and damaged items (e.g.: cut swatches from carpeting, curtains, chairs) to prepare your repair estimate.
- **Make a list of damaged or lost items** and include their age and value where possible. If possible, have receipts for those lost items available for the adjuster. Local officials may require the disposal of damaged items. If so, keep a swatch or other sample of the item(s) for the adjuster.
- **Gather any documents**, such as photographs, receipts and itemized lists you made prior to the flood.
- **Prevent mold** and remove wet contents immediately.

- **Work with the adjuster** to calculate the damage in order to prepare an accurate estimate.
- **Resources are available.** The American Red Cross offers a free [Repairing Your Flooded Home](#) guide. This guide will help you as you first re-enter your damaged home.
- **For FEMA Disaster Assistance** call 1-800-621-3362. For general flood insurance questions call 1-800-427-4661.

Please email us at info@femafloodsmart.com with any questions about NFIP and FloodSmart.

Visit the National Flood Insurance Program Web sites at www.fema.gov/business/nfip, Agents.FloodSmart.gov and FloodSmart.gov.
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