

Post Disaster Insurance Claim Processes

Roles and Responsibilities for Stake Holders

Floodplain Administrators Roles Insurance Professionals

Claims Processes

**National Flood Insurance Program (NFIP)
& Private Market Flood Insurance Policies**

Insurance Disaster Resources



FDEM - Office Of Floodplain Management Insurance Contact Information

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Insurance Post Event Stakeholders Roles/Duties

Floodplain Administrators – SDA; SDE; SDD; Ordinance Enforcement; Permitting and Resource Referrals

NFIP – Write Your Own (WYO) Insurance Professionals - Insurance Companies, Adjusters and Agents – process claims; pay claims, address claim disputes, provide coverage information

Private Market Insurance Professionals - Insurance Companies, Adjusters and Agents – process claims; pay claims, address claim disputes, provide coverage information

NFIP Flood Insurance Advocate – <https://www.fema.gov/national-flood-insurance-program-flood-insurance-advocate>

Private Market Insurer Claim Dispute Assistance - Florida Department of Financial Services at 1-877-693-5236 or <https://www.myfloridacfo.com/Division/Consumers/>

THE FLORIDA DIVISION OF EMERGENCY MANAGEMENT



Flood Insurance Claim Filing

Tips on Documenting Flood Damage and Clean up:

Insured should not begin reconstruction of the home. The claim adjuster needs to see and inspect the damaged property in its entirety in order to write a complete estimate. After floodwaters recede, the insured should inspect their home and take measures to prevent further damage.

If emergency repairs are needed to help mitigate further damage before the adjuster comes the insured should take videos/photos first and keep all receipts.

Insured's should take photos and videos of the damage, including structural and personal property damage on the inside and outside of the home, before discarding items. Remember to take photos of the insides of closets and cabinets. The adjuster will need evidence of the damage to prepare the damage estimate.

Take videos/photos of the serial numbers for large appliances, such as washers, dryers, and refrigerators.

Insured's should keep samples of carpeting, wallpaper, furniture upholstery, window treatments, and other items for the adjuster. The type and quality of material may impact the amount of the claim.

Remote Adjusting: Both the NFIP and Private Market Insurers may utilize remote adjusting which involves the insured and adjuster using computers or smart phones or drones.



NFIP Flood Insurance Claim Filing

The National Flood Insurance Program (NFIP) writes residential and commercial policies either directly or through a Write Your Own Carrier (WYO).

The Write Your Own carriers are licensed in the State of Florida. However, the policies fall within the jurisdiction of the National Flood Insurance Program. The Write Your Own carrier must follow all guidelines of the NFIP relating to all coverage, underwriting, premiums and claims.

Insured's should report the NFIP claim to their agent or insurance company they secured their policy with. If they don't know the WYO company or agent contact the NFIP at 1-877-336-2627 to obtain this information.

They can get answers to general inquiries about flood insurance by calling the NFIP Help Center at 1-800-427-4661, or by contacting [Ask the Expert](mailto:floodsmart@fema.dhs.gov) by email at floodsmart@fema.dhs.gov.

If the insured has Building and Contents Policies they will have two (2) deductibles.

After using the above resources or others available to the insured (i.e. insurance agent; adjuster; insurance company and they still need assistance and/or information they can contact the **NFIP Flood Insurance Advocate** at <https://www.fema.gov/national-flood-insurance-program-flood-insurance-advocate>



NFIP Inspection of Insured's Property & Claim Filing

A claims adjuster will be assigned the loss and complete a flood damage estimate. The policyholder must file a **“proof of loss”** within 60 days of the date of loss. A policyholder whose policy is with a WYO Company must follow the company's claim procedures which are in accordance with the NFIP.

The NFIP is advising insurance companies (WYO's) to conduct remote adjustments whenever possible. The insured should talk with the adjuster to see which method is best suited for the insured. Remote adjustment is optional not mandatory. If you choose to have a remote adjustment, you can also request an on-site inspection at any time during the damage assessment.

A **proof of loss**—the policyholder's valuation of claimed damages—is a sworn statement made by the policyholder that substantiates the insurance claim and is required to be submitted to the **NFIP or WYO Company within 60 days of the loss**. A printed form usually is available from the adjuster assigned to the claim. Upon receipt of the signed proof of loss document, the insurer will process the claim payment request and mail payment (via U.S. Mail) within 5 to 10 business days.

In the event the loss triggers the Increased Cost of Compliance coverage in the insured's policy. To do so, the local community must determine and advise in writing that the building is substantially damage and must be brought into compliance with local building codes. The insured must notify the insurance company upon receipt of the community's letter and must file a separate Proof of Loss form.



Claim Disagreement or Denial

In the event the policyholder disagrees with the insurance company's claim determination of the amount of damage or deny the claim in part or whole there are several options available. The insured can file an appeal but it must be within 60 days of the company's denial letter. The insured can invoke the appraisal clause of the policy. If the appraisal clause is used the insurance cannot file an appeal. The insured can file a lawsuit within one year of the written denial of all or part of the claim.

In the event the insured desires any of the options outlined above they should immediately review the NFIP Claims Handbook for the exact directions on how to proceed. There are several very specific actions the insured must take.

FEMA: How To File a NFIP Proof of Loss Flood Insurance Claim

https://www.fema.gov/sites/default/files/2020-07/fema_nfip_how-to-file-flood-insurance-claim.pdf

NFIP Claims Handbook

https://www.fema.gov/sites/default/files/2020-05/FINAL_ClaimsHandbook_10252017.pdf



Private Market Flood Insurance Claim Filing

The Insured should contact their insurance agent or insurance company to report the loss as soon as possible. Some insurance companies provide an on-line claim reporting service.

Remember, the agent's property may also have been damaged in which case report the loss directly to the insurance company.

Private market flood insurance company's web addresses may be obtained from the Florida Office of Insurance Regulation (FOIR) at <https://www.floir.com/Sections/PandC/FloodInsurance/FloodInsuranceWriter.aspx>

In the event of a dispute in the extent and dollar amount of damages the insured can request that the insurance company goes to mediation on the claim.

If the insured has questions regarding their **private market claim, adjusters and/or coverages or mediation** they can contact the Florida Department of Financial Services for assistance at **1-877-693-5236** or <https://www.myfloridacfo.com/Division/Consumers/>



Combination Flood & Wind Insurance Claim Filing

If the insured's roof is damaged and the structure was flooded, the insured should file a claim on under their homeowner's insurance policy with the agent or insurance company **and** file a claim under their flood insurance policy. ***

So, in most cases, each claim will be assigned a separate adjuster for the different coverages. In this case, the insured will have two deductibles.

The adjusters may not inspect the property at the same time. Each adjuster will assign a percentage of the damage to the coverage in their policy. Oftentimes, these types of claims take longer to finalize as there may be dispute on the percentages of damages agreed to by both insurers.

Remote Adjusting: Both the NFIP and Private Market Insurers may utilize remote adjusting which involves the insured and adjuster using computers or smart phones or drones.



INSURANCE: Post Event Resource/Referrals

Post Disaster Consumer Resources

National Flood Insurance Program:

Policy Specific Coverage and/or Claim Filing Information: Local Insurance Agent OR NFIP at 1-800-336-2627

General Policy Coverage Questions: NFIP Help Center at 1-800-427-4661 or contact [Ask the Expert](#) by email at floodsmart@fema.dhs.gov.

Unresolved Coverage and/or Claims Issues: *NFIP Flood Insurance Advocate* at <https://www.fema.gov/national-flood-insurance-program-flood-insurance-advocate>

How To File a NFIP Proof of Loss Flood Insurance Claim: https://www.fema.gov/sites/default/files/2020-07/fema_nfip_how-to-file-flood-insurance-claim.pdf

NFIP Claims Handbook: https://www.fema.gov/sites/default/files/2020-05/FINAL_ClaimsHandbook_10252017.pdf

Private Market Flood and Wind Insurance

Flood Insurance Company's Websites addresses: Florida Office of Insurance Regulation (FOIR) at www.flair.com/Sections/PandC/FloodInsurance/FloodInsuranceWriter.aspx

General Policy Coverage, Agent, Claim, Adjuster Questions: Florida Department of Financial Services (FLDFS) at 1-877-693-5236 or www.myfloridacfo.com/Division/Consumers/

Other State of Florida Resources

Florida Department of Business and Professional Regulation (FDBPR) www.myfloridalicense.com

Licensure Verification of General and Roofing Contractors and Mold Remediation Specialists **AND** Complaint filing. (850) 487-1395

Real Estate Certified Residential Appraiser: <https://www.stateofflorida.com/real-estate/>

Unlicensed Activities: 1-866-532-1440

Florida Department of Agriculture and Consumer Services (FDACS) www.fdacs.gov/Divisions-Offices/Consumer-Services

Information/Report: Price Gouging and Scams 1-800-435-7352



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INSURANCE: Post Event Resource List

QUESTIONS?

