

Next Steps After Flooding

If your home or business has been affected by flooding, it can be hard to know where to start. The Department of Insurance recommends taking the following steps. You should always contact your agent as soon as possible after a flooding event to file your claim and get guidance about what your policy covers.

Home

Flood damage is not covered under homeowners' policies, but rather under policies from the National Flood Insurance Protection Program (NFIP) or a separate flood policy purchased from a private insurer or surplus lines insurer. Most policies require property owners to protect their property from further damage after a storm – so you may need to make temporary repairs. Keep the receipts for any repairs. Your insurance policy may have a provision for reimbursement or counting money spent towards your deductible.

Auto

If you have comprehensive coverage through your vehicle policy, you should be covered for damage. Your homeowner's policy does not cover your vehicle in a flood situation. Some federal disaster assistance programs may help with vehicles that are damaged by flood.

Renters

Renters have the ability to purchase flood policies from the NFIP and private insurers for the contents of their homes. Policies from the NFIP cover actual cash value for your contents, which is replacement minus depreciation. It is important to have an updated home inventory before flooding strikes to make your claim quickly.

For those with flood policy coverage affected by flooding:

- **Notify your insurer to start the claims process.** Make sure you have the name of your insurance company, your policy number, and a telephone number and/or email address where you can be reached at all times. An adjuster should contact you within a few days of filing your claim. If you do not hear from an adjuster, you can contact your insurance agent or company again.
- **Document the damage.** Separate damaged from undamaged property. Your adjuster will need evidence of the damage to your home and possessions to prepare your repair estimate. Take photographs of all of the damaged property, including discarded objects, structural damage, and standing floodwater levels. Make a list of damaged or lost items and include their date of purchase, value, and receipts, if possible.
- **Complete a proof of loss to support your claim.** Your adjuster will assist you in preparing a Proof of Loss (which is your sworn statement of the amount you are claiming including necessary supporting documentation) for your official claim for damages. A Proof of Loss can be many things, but must contain the specific details set forth in the Standard Flood Insurance Policy. **You'll need to file your Proof of Loss with your insurance company within 60 days of the flood.** You'll receive your claim payment after you and the insurer agree on the amount of damages and the insurer has your complete, accurate, and signed Proof of Loss.



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