

When Your Property Is Damaged By a Flood

If possible, photograph the outside of the premises, showing the flooding and the damage. Also, photograph the inside of the premises, showing the damaged property and the height of the water.

If you have flood insurance, start by calling your insurance agent to report your claim. The agent will prepare a Notice of Loss form and an adjuster will be assigned to assist you.

Separate the damaged from the undamaged property and put it in the best possible order for the adjuster's examination. If reasonably possible, protect the property from further damage.

When the adjuster visits your property, let him or her know if you need an advance or partial payment of loss. Again, good records can assist the National Flood Insurance Program (NFIP) in giving you an advance payment. Use your inventory to work with the adjuster in presenting your claim.

Damaged property which presents a health hazard or which may hamper local clean-up operations should be disposed of. Be sure to adequately describe discarded items so that, when the adjuster examines your losses and your records, these articles are included in the documentation.

Good records speed up settlement of your claim. Compile a room-by-room inventory of missing or damaged goods, and include manufacturer's names, dates and places of purchases, and prices. Try to locate receipts or proofs of purchase, especially for major appliances, and not manufacturers' names, serial numbers, prices, and dates of purchase.

Note On Flood Insurance

Most homeowner's insurance policies do NOT offer protection against flood losses. For information about flood insurance, call you local insurance agent, or call the National Flood Insurance Program at (800) 638-6620.

From: Louisiana Homeland Security & Emergency Preparedness
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