

Below are three steps you can take to begin the recovery process, plus step-by-step guidance to walk you through the claims process for Hurricane Florence. More information by reading [What to do After the Flood](#).

1. **DETERMINE YOUR FLOOD LOSS AND REPORT YOUR CLAIM:** Once it's deemed safe by local officials, and you ensured the gas and electricity lines have been turned off, examine your property to determine if there is flood damage. If there is, contact your agent or insurance company to start your flood insurance claim and ask for an Advance Payment to help you begin recovering.
2. **START CLEANING UP, BUT DOCUMENT YOUR DAMAGE FIRST:** Be sure to document your flood loss using photos and videos before you start cleaning up your home. Please keep in mind that as a FEMA flood insurance policyholder, it is your responsibility to minimize the growth and spread of mold as much as possible. Learn more about the [Guidelines for Flood Clean Up for NFIP Policyholders](#).
3. **FILE FOR FEMA DISASTER ASSISTANCE:** If there is a FEMA Presidential Disaster Declaration, file for FEMA assistance too because you may be eligible for additional funds to help with things like temporary housing. Read more about why it can be beneficial to register for federal [disaster assistance](#) from FEMA.

Hurricane Florence Claims Process Steps:

STEP 1: Start the Claims Process

After experiencing a flood, contact your agent or insurance company to [start a claim](#) and consider requesting an Advance Payment so you can start recovering as soon as possible. Make sure you have the following information handy when speaking to your agent or insurance company:

- Policy Declarations page (official document detailing your flood insurance coverage), if available
- How you can be reached: Telephone phone number or alternate contact number; email address

- The insured property location
- The name of any mortgage company(s)

An adjuster should contact you within a few days of starting your claim. If you do not hear from an adjuster, you can contact your insurance agent or company again.

STEP 2: Prepare for your inspection

Before entering, make sure it's safe to re-enter the building. Take as many photographs and videos of all of the damaged property, including discarded objects, structural damage, and standing floodwater levels, both inside and out, **before you remove anything**. Your adjuster will need evidence of the damage to your home and possessions to prepare your repair estimate.

- For items like washers & dryers, hot water heaters, kitchen appliances, televisions, and computers, make sure you take a photograph of the make, model, and serial number.
- For your building items (e.g., flooring), retain samples such as carpet, wallpaper, and drapes for your adjuster's inspection.
- Immediately throw away flooded content items that pose a health risk, such as perishable food items, clothing, cushions, pillows, etc. after photographing them.
- Contact repair services if the building's electrical, water, or HVAC systems are damaged. It's important to consult your adjuster or insurance company before you sign any agreement/contract with a cleaning, remediation, or maintenance contractor.

STEP 3: Work with your Adjuster

When your claims adjuster shows up, they should show you their official identification (Driver's License and Company ID or Flood Control Number [FCN card]). They should also provide you with their contact information, such as their name, email, phone number, and the name of their adjusting firm, and their telephone number. When meeting with you, your adjuster should cover the following:

- An explanation of the NFIP Flood Claims Process.
- An inspection of your property—during which he/she will scope your loss by taking measurements and photos.
- An explanation of what an Advance Payment is and how or if you can get one.

Information about how you should present your loss to your insurance company and a discussion about your policy coverage.

Read [Important Information After Your Inspection](#) to help prepare you for the visit.

STEP 4: Document Your Loss and Receive Payment

Your adjuster will help you document your flood damage for the claim. Here are some things you can do to support the claims process so it goes smoothly:

- Speak with your agent about your insurance policy, what it covers and read the [Claims Handbook](#).
- Provide the photos and videos of your flood loss to your adjuster. It can be helpful to organize these by room.
- Keep documents showing how you repaired or replaced flood damaged items, such as receipts, bank statements, and contractor's invoices. Provide these documents to your adjuster.

The adjuster will work with you to submit an accurate estimate of your flood loss. Be sure you ask your insurance company about any important deadlines you need to meet. This will help ensure you receive a claim payment that reflects your flood loss, within your policy limits.

Unsatisfied With Your Claim Payment?

Your flood insurance company is committed to ensuring that you receive the full amount you are entitled to under your flood policy. If you receive a letter from your flood insurance company denying all or part of your claim, or you would like to request an additional payment, you have several [options](#) to help make sure you receive the full amount due under your policy.

Other Flood Claim Resources for Hurricane Florence

- FEMA's [Hurricane Florence](#) web page has additional important information, including information about how to register for FEMA disaster assistance. FEMA may be able to help you with temporary housing, for example, that is not covered by your NFIP flood insurance policy. It's a good idea to register with FEMA, even if you have NFIP flood insurance.
- There is also [rumors](#) page where FEMA is providing the facts about misleading or incorrect information you may be hearing.
- Here's some information about Rebuilding After [Hurricane Florence](#).