



After the Flood Waters Subside: Claims Tips and Help With Disaster Recovery

Even a small amount of water entering your home can be destructive and expensive, but a catastrophic flood is life changing. If you've been affected by flooding, follow these tips.

Start the claims process as soon as it is safe to do so

- If you know you have flood insurance through the Federal Emergency Management Agency (FEMA)'s National Flood Insurance Program (NFIP), visit the [flood insurance portal](#) as soon as you safely can.
- If you have private flood insurance or if you're unsure of your flood coverage, call your insurance agent or broker.
- If you have completed a home inventory and it is accessible to you, have it ready for your claim.
- Keep records of your interactions with authorities, such as the date of the flood and the date you were allowed to return to your home for cleanup and recovery.
- If you are unable to return to your home to begin cleanup because authorities have restricted reentry, document it so you have proof that you were unable to begin cleanup immediately.
- Before beginning cleanup, document the damage. Take as many photos and videos as you can.
- Take photos of the flood lines on the outside and inside of your home and other structures (like a shed or garage).
- Take photos of your damaged belongings before you throw them away.
- Save samples of damaged materials to show your insurance adjuster (carpet, curtains, flooring, etc.).
- Take photos of the make, model and serial numbers of all appliances and electronics.
- When working with a flood insurance adjuster, ask to see their Flood Control Number card and other official identification.

- Provide as much supporting evidence as you can to your insurance adjuster (date of the incident and timeline, photos, videos, serial numbers, receipts and other documentation). An adjuster is authorized by the insurance company to assess the damage you claimed. The more evidence you have of your losses, the more it helps your claim.
- Ask your adjuster for contact information (email, direct phone, name or web portal) where you can submit supporting documentation and check in on your policy status.
- If the president declares your flooding event a disaster, you may qualify for government assistance called “disaster assistance.” This assistance offers additional support with housing, child care, funeral expenses, medical and dental care, personal property replacement, crisis counseling and disaster-related unemployment (see “[Help After a Disaster: FEMA Individual Assistance Can Help You Recover](#)”).
- Don’t delay filing. Make sure to apply early for assistance and stay apprised of your claim status.

Beware of hazards when you return home

- If power lines are downed outside your home, do not stand in puddles. The water might be electrically charged.
- Return home only when the authorities say it is safe and free from structural, chemical or electrical hazards.
- Animals and snakes might be in or around your house. Stay alert and use caution.
- Wear heavy gloves and boots during cleanup.
- Do not touch electrical equipment if it is wet or if you are standing in water. Only use the electricity in your home if it is safe to do so.
- Avoid wading in floodwater. Floodwater contains dangerous debris and contaminants (like sewage).
- Be cautious of carbon monoxide poisoning. Only use generators or other gasoline-powered machinery outdoors and far away from structures.
- Do not mix cleaning chemicals, especially bleach and ammonia. Mixing these will cause toxic fumes and serious illness. Follow all safety labels on cleaning products.
- You may need to clean the heating, ventilation and air conditioning ducts in your home. Consult a professional and verify that the chemicals they use will not toxify your home’s air quality.
- The Environmental Protection Agency offers more detailed flood cleanup tips on its “[Resources for Flood Cleanup and Indoor Air Quality](#)” webpage.

More helpful resources

There are several government agencies that can help after a flood or other disaster.

Agency resource	Helps with

FEMA: mobile app	Locating open shelters and resources; weather alerts; emergency safety tips; connecting with FEMA to register for assistance; and real-time notifications that can be shared with loved ones
Substance Abuse and Mental Health Services Administration: Disaster Distress Helpline	Crisis counseling related to a weather disaster or mass violence incident; call or text 800-985-5990 for free, 24/7 counseling assistance
NFIP: flood insurance portal	Filing an insurance claim on your active NFIP insurance policy
FEMA: Get Assistance After a Disaster	Finding financial and other support services.
DisasterAssistance.gov	Determining whether your area has been declared a disaster zone and applying for government disaster assistance

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