



## TIPS FOR HEAVY RAIN CLAIMS

PROTECT YOURSELF, YOUR FAMILY, AND YOUR PROPERTY

**1**

**If you have any damages, please contact your insurance agent first.**

**2**

**If you have National Flood Insurance Program (NFIP) coverage and your damage is flood-related, please visit [FloodSmart.gov](https://www.floodsmart.gov)**

**3**

**If you have comprehensive (other than collision) coverage on your motor vehicle insurance policy and your car suffered storm or flood damage, contact your auto insurance company to make a claim.**

**4**

**Once it is safe, check for damages. If possible, take photos of the damages. Then secure your property to prevent further damage and keep receipts for any materials used.**

## **WORK WITH YOUR INSURANCE AGENT**

- Review the claims procedure specified in your policy.
- Know your deductible amount. Consider discussing damage that is at or near the deductible with your agent before filing a claim.
- Make a claim with your insurance company or agent.
- If your home or condominium is uninhabitable, ask if your policy covers the cost of temporary/ alternative housing.
- Submit proof of loss forms or other claim forms if requested by your insurance company.

## **WORK WITH YOUR ADJUSTER**

- Set damaged items aside for later review/inspection by your adjuster.
- Do not begin permanent repairs until damage is inspected by your adjuster or told to do so by your insurance company.
- Work with your adjuster and contractor to estimate the cost of repairs.

## **RECEIVE CLAIM CHECK AND BEGIN REPAIRS**

- Be careful of scams, do not sign your entire claims check over to a contractor.
- Supplemental payments may be issued by your insurance company if additional damage is uncovered in the course of repairs.
- If the damage is extensive and you have a mortgage, your claim check may list you and your lienholder as payees.

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