



FEMA

Are you FLOODSMART?

After the Flood

Tips from the National Flood Insurance Program

If your home has suffered flood damage, here are some steps to help you stay safe and secure in the days ahead. To protect your property with a National Flood Insurance Policy, call your insurance agent.

Beware of Hazards

- **Check for damage.** Check for structural damage before re-entering your home. Contact the appropriate professionals immediately if you suspect damage to water, gas, electric and sewer lines.
- **Throw away water-damaged food** including canned goods that have come in contact with floodwaters. Boil water until local authorities declare the water supply safe to drink.

File your Flood Insurance Claim

- **Call your agent** who handles your flood insurance to file a claim. Have the following information with you when you place your call: (1) the name of your insurance company (your agent may write policies for more than one company); (2) your policy number; and (3) a telephone number/e-mail address where you can be reached.
- **Take photos.** To make filing your claim easier, take photos of any water in the house and damaged personal property. If necessary, place these items outside the home. Your adjuster will need evidence of the damage and damaged items (i.e.: cut swatches from carpeting, curtains, chairs) to prepare your repair estimate.
- **Make a list of damaged or lost items** and include their age and value where possible. If possible, have receipts for those lost items available for the adjuster. Law officials may require the disposal of damaged items. If so, keep a swatch or other sample of the item(s) for the adjuster.

Clean Up

- **Prevent mold and remove wet contents immediately.** Saturated carpeting, stuffed furniture, bedding (if wet) and any other items holding dampness, moisture or water inside the building. Walls, floors, doors, closets and shelves should be thoroughly washed and disinfected.
- **Thoroughly dry out the building's interior.** Portable dehumidifiers are useful and rental costs may be covered under your flood policy. Your air conditioner can also be used to start the drying out process.

- **If the walls are damaged take photographs of the baseboard then remove it.** Knock small holes at floor level in the drywall, between the wall studs. This will permit moisture trapped behind the drywall to seep out and start drying.
- **Have your furnace checked for damage.** Your water heater may be working but if the floodwater was up on the tank, the insulation between the walls is damaged. Obtain an estimate to replace the damaged one.
- **Restore water-damaged books, heirlooms and photographs** with tips from <http://www.fema.gov/hazards/floods/coping.shtm>.

FOR MORE INFORMATION

- For more information about the NFIP and flood insurance, contact your insurance company or agent, or call 1-800-427-4219/TDD#1-800-427-5593.

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