

After the Flood



AFTER A FLOOD, IT IS IMPORTANT TO BEGIN THE FLOOD INSURANCE CLAIMS PROCESS AS SOON AS POSSIBLE. THE SOONER YOUR CLAIM IS FILED, THE SOONER YOU WILL RECEIVE YOUR CHECK TO BEGIN REBUILDING.

- Call your agent or insurance company. Have the following information with you when you place your call: (1) the name of your insurance company; (2) your policy number; and (3) a telephone number/e-mail address where you can be reached.
- When you file your claim, ask for an approximate time frame during which an adjuster can be expected to visit your home so you can plan accordingly.
- Flood insurance building and contents coverage does NOT cover the following:
 - Damage caused by moisture, mildew or mold that could have been avoided by the property owner
 - Currency, precious metals and valuable papers such as stock certificates
 - Property and belongings outside of a building such as trees, plants, wells, septic systems, walks, decks, patios, fences, seawalls, hot tubs and swimming pools
 - Living expenses such as temporary housing
 - Basement improvements like finished walls, floors or ceilings, or personal belongings that may be kept in a basement, such as furniture and other contents
 - There are also some exceptions for coverage in areas below the lowest elevated floor of your home
 - Enclosed areas under the first floor used for storage; the contents will not be covered by flood insurance

Once You Have Reported Your Loss:

- An adjuster will work with you to calculate damage value and prepare a repair estimate.
- Please keep your agent advised if your contact information changes. If you are still in a shelter or cannot be easily reached, please provide the name of a designated relative or point-of-contact person who can reach you.

Before the Adjuster Arrives:

- Local officials may require the disposal of damaged items. If you dispose of items, please keep a swatch or other sample of the damaged items for the adjuster.
- Separate damaged items from undamaged items. If necessary, place items outside the home.
- Take photographs. Take photos of any water in the house and damaged personal property as evidence for the adjuster to use 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 items available for the adjuster.
- If you have damage estimates prepared by a contractor(s), provide them to the adjuster since they will be considered in the preparation of your repair estimate.
- Call your insurance company if an adjuster hasn't been assigned to you within several days.




IT IS IMPORTANT TO BE AWARE OF A NUMBER OF HEALTH AND SAFETY RISKS IN A POST-FLOOD ENVIRONMENT SO YOU CAN TAKE THE NECESSARY PRECAUTIONS TO PROTECT YOURSELF AND YOUR FAMILY.

In Your Home or Business:

- Listen for news reports to learn whether the community's water supply is safe to drink. Remember to carry bottled drinking water to flooded areas.
- Discard any fresh or packaged food products that may have come in contact with floodwater.
- Protect yourself during cleanup by wearing protective clothing such as boots, gloves and masks. Clean and disinfect everything that was in contact with floodwater.
- It is important to ventilate your home. Open all doors and windows to allow air to circulate and dry out your home. Dehumidify as soon as possible after a flood.
- Service damaged septic tanks, cesspools, pit and leaching systems as soon as possible. Damaged sewage systems are serious health hazards.
- After a flood, mold growth can cause additional damage to your home. Active mold growth is slimy or fuzzy and is usually green, black, orange or purple. Inactive mold is dry and powdery and may be white. Mold spores spread easily; they are carried by air currents, pets and people.
- Water, moisture, mildew, or mold damage to property insured under your flood insurance policy is covered, unless there was no effort made to clean the items and prevent the damage.
- To prevent mold, wash surface areas in the house, including the walls, staircases and items that came in contact with floodwater. Disinfect and wipe surfaces dry with paper towels to minimize bacterial contamination.
- Throw away any items that do not dry completely because they can harbor germs and produce mold, which can irritate allergies as well as lead to respiratory or other illnesses.
- Keep the humidity and temperature as low as possible.
- Isolate any moldy objects. Seal moldy trash in plastic bags and remove them immediately. Objects you can save should be dried or frozen as soon as possible. Freezing inactivates mold.
- Do not approach wild animals that have taken refuge in your home. Wild animals such as snakes, opossums and raccoons often seek refuge from floodwaters on upper levels of homes and have been known to remain after the water recedes. Call your local animal control office or wildlife resource office to handle the situation.

Outside Your Home or Business:

- Be aware of areas where floodwaters have receded. Roads may have weakened and could collapse under the weight of a car.
- Stay away from downed power lines, and report them to the power company.
- Return home only when authorities indicate it is safe.
- Stay out of any building that is surrounded by floodwaters.
- Use extreme caution when entering buildings; there may be hidden damage, particularly in foundations.
- Avoid floodwaters; water may be contaminated by oil, gasoline or raw sewage. Water may also be electrically charged from underground or downed power lines.
- Avoid moving water and do not attempt to drive through standing water, even if it seems shallow.

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- Debris removal from private property is generally not eligible for the Federal Emergency Management Agency (FEMA) funded removal because it is the responsibility of the individual property owner. However, under the debris removal clause of a flood insurance policy, certain expenditures for debris removal from the structure and cleaning of the structure (both inside and outside) are reimbursable.
 - In the following circumstances, FEMA will remove debris after a disaster:
 - Debris removal from a street or highway to allow the safe passage of emergency vehicles
 - Debris removal from public property to eliminate health and safety hazards
 - Call your local Public Works office to determine your city's policy for removing residential debris.

For more flood insurance information or to learn your flood risk, visit **FloodSmart.gov** or call **1-800-427-2419**.