



## **STORM ASSISTANCE: TIPS FOR INSURANCE CLAIMS**

### **Things to Know...**

- Most homeowner and businessowner policies **DO** provide coverage for damage resulting from wind.
- Damage from fallen trees is typically covered and tree removal may also be covered.
- Most homeowner insurance policies do **NOT** cover damage from flooding; however, flood damage may be covered by separate flood insurance policies, largely available through the National Flood Insurance Program (NFIP): [www.floodsmart.gov](http://www.floodsmart.gov), which is a program of the federal government.
- Separate flood insurance policies through NFIP can also provide coverage for businessowners and renters: [www.floodsmart.gov/flood-insurance/types](http://www.floodsmart.gov/flood-insurance/types).
- Auto insurance policies with optional comprehensive coverage typically **DO** provide coverage for damage to vehicles caused by flooding.

### **Tips for Filing a Claim...**

- Contact your insurance company representative as soon as possible.
- Carefully document and take photographs/video of all damage.

### **Temporary or Immediate Repairs...**

- You may make temporary or immediate repairs to protect safety and prevent further damage.
- Save all receipts for any expenses incurred in making repairs.
- Do **NOT** make permanent repairs before contacting your insurance company.
- Check with the Better Business Bureau to help find contractors who may assist you with repairs.

### **Who to Contact ...**

- For emergencies call 911. For urgent needs, contact your county Emergency Operations Center.
- If you have specific questions about your policy, contact your insurance company. A list of insurance company phone numbers is available at the following link: [www.iii.org/articles/insurance-company-claims-filing-telephone-numbers.html](http://www.iii.org/articles/insurance-company-claims-filing-telephone-numbers.html). If you need further help, contact the Department of Financial Services at 800-339-1759.
- For information regarding emergency aid visit the Federal Emergency Management Agency (FEMA) website, [www.disasterassistance.gov](http://www.disasterassistance.gov) or call 800-621-3362. Additional useful FEMA information can be found using the following links:
  - How to start filing your claim: [www.floodsmart.gov/start](http://www.floodsmart.gov/start)
  - How to document damage: [www.floodsmart.gov/flood/document-damage](http://www.floodsmart.gov/flood/document-damage)
  - NFIP Claims Handbook: [www.fema.gov/sites/default/files/2020-05/FINAL\\_ClaimsHandbook\\_10252017.pdf](http://www.fema.gov/sites/default/files/2020-05/FINAL_ClaimsHandbook_10252017.pdf)