

TECHNICAL INFORMATION PAPER SERIES: FLOOD INSURANCE



HOW TO PREPARE FOR A VISIT FROM THE INSURANCE ADJUSTER AFTER A FLOOD

It's important to know what to do after you experience flood damage so that you can safely get back to your property and receive timely payment of your flood claim. This flyer contains important steps to help you make that happen.

After you've experienced flood damage and your flood claim has been filed, you can expect to hear from an insurance adjuster. Before the adjuster visits your property – and before your flood claim payment can be issued – you'll need to take important steps to prepare for the adjuster visit.

TAKE THESE FOUR IMPORTANT STEPS:

1. **Separate damaged property** from undamaged property.
2. **Take photographs of all damaged property**, including discarded objects, structural damage, and standing floodwater levels. Use care when doing so.
3. **Make a list of damaged or lost items** and include their date of purchase, value and receipt, if possible.
4. **Place flooded items outside the home**, if possible. Officials may require disposal of damaged items.

DURING THE VISIT, THE ADJUSTER WILL:

- Examine your damaged goods and property to help determine your final payment for flood damages.
- Give you a Proof of Loss form. This document is your official claim for damages. It substantiates the insurance claim and is required before the National Flood Insurance Program (NFIP) can compensate you for flood damage.

NEXT STEPS:

- Complete, sign and return the Proof of Loss form to your insurance company within **60 days of the flood**.
- Once you and your insurance company agree on the amount of damages, and they receive your completed and signed Proof of Loss form, they'll issue payment.

Please note: If catastrophic flooding occurs, it may take longer to process claims and make payments due to the high volume of claims submitted.

EASILY ACCESS SAFETY TIPS

Keep this flyer handy and refer to it when a flood is imminent. For other safety tips, email FLOOD@THEHARTFORD.COM or visit THEHARTFORD.COM/RISKENGINEERING.

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