

Making a Flood Claim



Heavy rain, storm surge, hurricanes and other severe weather events can lead to devastating floods that cause extensive damage. According to the Federal Emergency Management Agency (FEMA), flood damage totaled over \$8 billion in 2017 and many of the affected areas are still recovering from the impact.

After a flood hits your business, you'll still have expenses such as building leases, employee payrolls and cleanup costs. And because any business interruption means that your revenue will be lowered or gone altogether, you'll need a source of income quickly.

Although flood insurance is there to help you recover and rebuild your business, you need to know how to make a claim so that you can get all of the coverage you can as soon as possible.

Starting the Claims Process

You can start the claims process immediately after a flood. However, before you call us at 817-336-2377, you should make sure you have the following information:

- A copy of the policy declarations page that details your flood insurance coverage if you have it
- The best way to contact you, since normal phone lines and internet access may be disrupted
- The name of any applicable mortgage company

When the insurer that issued the flood policy gets notice of your loss, you may be able to qualify for an advance payment before the inspection. However, these payments are at the discretion of the insurer and shouldn't be relied on when you're planning your recovery process.

Pre-inspection Steps

After the claims process has started and local officials have determined that it's safe, you should return to your property to prepare for an inspection to assess the damage.

Here are some steps to take before an inspection:

- Make sure that all of your employees are safe and accounted for.
- Ensure that the gas, electricity and other utilities have been shut off before entering your property.
- Cover any part of your workplace that's exposed to the elements to prevent further damage.
- Take well-lit pictures and videos of property damage as soon as it's safe to do so, since receding waters could affect the situation. Pictures and videos should focus on structural damage to the building and standing floodwater levels both inside and outside. You should also

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document damage to appliances, furniture and other items before moving anything.

- Record the serial numbers of any appliances, electronics and other property that you find.
- Look for undamaged samples from flooring, wallpaper, drapes and other materials so a claims adjuster can assess their value.
- Arrange for any temporary repairs that will protect your property from further damage. However, you shouldn't make agreements with a cleaner or contractor without consulting Higginbotham first.
- Keep detailed records of any expenses you incur after a flood.
- Keep a detailed inventory of all damaged and undamaged personal property. Be sure not to dispose of anything until a claims adjuster gives you the OK.

The Inspection Process

Once a claims adjuster arrives to inspect your business, make sure to record their contact information. After walking through the National Flood Insurance Program's claims process, the adjuster will inspect your property and take measurements and pictures of the damage.

If an adjuster finds that your business has extensive damage, you may qualify for an accelerated claims process to help you begin repairs immediately. Your adjuster may also have advice for you based on your specific policy.

Making Repairs and Other Resources

When working with contractors, vendors and third parties after a flood, it's important to keep copies of all receipts, bank statements, invoices and other documents that show how you paid for repairs. These items may be used as permanent records in case your business floods in the future, and they could affect how much you're compensated.

Getting your insurance coverage after a flood is key, but you have other resources at your disposal. [FEMA's website](#) has a number of resources and programs you can use to recover. You can also contact Higginbotham for any questions on your flood policy or for resources to help you reduce your damage with pre-incident plans.