



FLOOD INSURANCE - WHAT TO DO AFTER A FLOOD

STEP #1: Contact your agent to report your loss. As a minimum you must provide

- ▶ Name of your insurance company, your mortgage company and policy numbers.
- ▶ Phone Number and/or email address you can be reached

A written notice of loss must be sent to your insurance company with your policy number; Ask your agent for any other specific requirements.

STEP #2: Identify/separate any damaged from undamaged property

Do's and Don'ts

- ▶ Don't throw anything out before the adjuster sees it
- ▶ Do take Photo's or videos of damaged property
- ▶ Do keep samples of damaged property; cut out a piece
- ▶ Do protect undamaged property from further damage
- ▶ Do consult your adjuster before signing an agreement/contract with a restoration contractor.
- ▶ Do know your policy including the amount of coverage, exclusions and deductibles
- ▶ Do know if you have contents coverage or coverage for temporary living expenses/housing

STEP #3: Prepare a list of damage of home or business contents

Document details include:

- ▶ Description of items damaged and quantity
- ▶ Brand name, where/when purchased.
- ▶ Original purchase cost, model and serial number (attach bills, receipts, photos, videos)

Step #4: Get Professional Help

- ▶ Evaluate areas of structural damage
- ▶ Prepare your summarized estimate of the amount of loss

Step #5: Meet your adjuster at your property

- ▶ Bring your expert(s); point out specific areas of concern
- ▶ Discuss any specific requirements for reporting your claim
- ▶ Provide emergency contact address and phone number for you and get a local phone number from the adjuster for followup.
- ▶ Inform the adjuster about specific remediation steps (including items already removed) which have been completed before his/her visit. Is there any problems associated with payment or reimbursement of previously completed tasks.
- ▶ Get a copy of the adjusters detailed estimate of damage. Have it reviewed by your expert(s)
- ▶ Ask the adjuster for an advance or partial payment
- ▶ Compare the adjuster's estimate to your estimate from your professional's

Step #6: File your claim/submit a proof of loss

- ▶ This must be signed/submitted to your insurance company within 60 days after the loss occurs.
- ▶ A supplemental claim can be filed for newly discovered damage.
- ▶ Claims can be appealed with your adjuster, his supervisor or the insurance companies claims representative. Keep accurate records (names, dates, details of discussions) in your attempts to resolve any disputes.
- ▶ Appeals can also be made to FEMA within 60 days from the date of the denial letter.
- ▶ Final claims payment occurs once you and the insurance company agree on the amount of damages.

AET specializes in rapid response. AET's building scientists and engineers have proven decision-making expertise and sustainable solutions to get your facility back to normal day-to-day operations following a water infiltration episode. **BE Prepared!** Start by reviewing *AET's 5 Part "Alert Series"* on our website.

Contact Mr. Roy Mosaicant, CIH or Mr. Harris Brody CIH at 610-891-0114 or 1-800-9696-AET to start your return to normalcy.