



smart

## Questions \_ flood-related damage

### 1 Does my home-owner's policy cover flood damage?

Probably not, the majority of homeowners policies exclude flood damage. However, if your home was damaged by water, you may be covered under your homeowners policy if:

- \_ Your property was damaged by wind-driven rain, or falling rain that got in through an intrusion [ hole ] – for example, water damage as result of an intrusion created by a falling tree which allows water to accumulate in your home.
- \_ The damage was not caused by a “flood” [ as that term is defined in your policy ].
- \_ The wording of your policy’s exclusions for flood damage and/or simultaneous causes is vague or unclear. Review your policy for specific wording that excludes flood damage or mentions “water damage.”
- \_ You have a “surplus line” policy that does not exclude flood damage.

We recommend that you contact your insurance agent to report the damage of your property or home. Your agent will determine your coverage options based on your specific damages and existing insurance coverage.

### 2 Are there weather related items that will be covered under my homeowners policy?

- \_ Loss of food by spoilage due to electrical outages, or damage from power surges related to storms
- \_ Falling tree damage - If a tree falls on your home or other structure covered by your homeowners policy, your insurance policy should pay the cost of removing the tree from the damaged structure.

### 3 Does flood or homeowners insurance cover flood damage to my car?

Damage to your motor vehicle may be covered under your auto policy’s comprehensive coverage.

### 4 I have flood insurance through the National Flood Insurance Program. What does my policy cover?

The NFIP has two types of flood coverage – building property, up to \$250,000 and personal contents property, up to \$100,000.

If you have a NFIP flood policy, the policy provides the following coverage for the building property \_

- \_ The insured building and its foundation
- \_ Electrical and plumbing systems
- \_ Central air conditioning equipment, furnaces, and water heaters
- \_ Refrigerators, stoves, and built-in appliances such as dishwashers and ovens
- \_ Permanently installed carpeting over unfinished flooring
- \_ Permanently installed paneling, wallboard, bookcases, and cabinets
- \_ Window blinds
- \_ Detached garages [ up to 10 percent of building property coverage ]; detached buildings [ other than garages ] require a separate building property policy
- \_ Debris clean up and repairs; outside and inside walls, debris removal and remediation of resulting mildew, mold, and fungus

If you've paid for personal contents coverage, this policy covers the following items \_

- \_ Personal belongings, such as clothing, furniture and electronic equipment
- \_ Curtains
- \_ Portable and window air conditioners
- \_ Portable microwave ovens and portable dishwashers
- \_ Carpets that are not included in building coverage
- \_ Clothing washers and dryers
- \_ Food freezers [ including the food in them ]
- \_ Certain valuable items, such as original artwork and furs [ up to \$2,500 ]



## smart

### Questions \_ flood-related damage

#### 5 What is not covered by my flood policy?

- 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 an insured building, such as trees, plants, wells, septic systems, walks, decks, patios, fences, seawalls, hot tubs, and swimming pools
- Living expenses such as temporary housing
- Financial losses caused by business interruption or loss of use of insured property
- Most self-propelled vehicles such as cars, including their parts (see Section IV.5 in your policy)
- Coverage is limited in basements regardless of zone or date of construction. It's also limited in areas below the lowest elevated floor, depending on the flood zone and date of construction.

these areas include

- Basements
- Crawl spaces under an elevated building
- Enclosed areas beneath buildings elevated on full-story foundation walls that are considered "walkout basements"
- Enclosed areas under other types of elevated buildings
- Make sure to ask your agent for additional details on your basement coverage.

Listing of items covered and uncovered are from the NFIP Summary of Coverage

#### 6 Does a flood policy cover additional living expenses while my home is uninhabitable?

No. Expenses like temporary rent and other costs you incur due to the loss of use of your home are not covered under flood insurance.

#### 7 What are the steps associated with submitting a claim under a flood insurance policy?

**step 1** Contact your insurance agent, who will assist you with the claim process. You must submit a written "Notice of Loss" to the NFIP as soon as possible after a loss. A copy of the NFIP Notice of Loss form, [ Form 086-0-11 ].

**step 2** Document, document, and document. Take lots of photos of the damage before removing any of the damaged or destroyed items from the home or starting repairs. Pictures should include damaged property, including discarded objects, structural damage, and standing floodwater levels. Make a list of damaged and lost items (include age and value), and provide receipts.

**step 3** Obtain independent estimates to repair the damage and restore your home to a safe and livable condition. Remember that the scope of the damage can be beyond what is visible. In particular, look for structural damage.

**step 4** Be accommodating to the NFIP adjuster; let them inspect the damage to your property and answer any questions they may have regarding the loss. However, don't assume that they have your best interest. Their goal is to complete the claim in a timely fashion without paying more than necessary. Compare your independent estimate to the adjuster's estimate, make note of necessary repairs and feel free to question any differences in suggested repairs or costs. If rebuilding on existing slab/foundation, obtain a second opinion from qualified concrete professional before submitting your proof of loss claim. If you agree with estimate, you may ask adjuster for an advance or partial payment to begin repairs.

**step 5** Complete, sign, and submit a "Proof of Loss" form within 60 days [ or as soon as possible ]. [ Form 086-0-9 ] This document substantiates the insurance claim and is required before the National Flood Insurance Program [ NFIP ] can make payment. **note** deadline is mandatory and if you exceed sixty days, your claim will be denied.

**step 6** Payment. You'll receive your claim payment after you and the insurer agree on the amount of damages and the insurer has your complete, accurate, and signed Proof of Loss. In catastrophic flooding events, such as the South Carolina floods, it may take longer to process claims receive payments because of number of claims submitted.

FEMA often extends the deadline for filing a proof of loss after a disaster. The extensions are typically issued in the form of a memo from the Federal Insurance Administrator. Check the NFIP's website to find out if the deadline for your claim has been extended. [www.floodsmart.gov](http://www.floodsmart.gov).



## smart

## Questions \_ flood-related damage

## 8 What should I do while my claim is being filed?

If the NFIP tells you there will be a delay in getting an adjuster out to inspect: dry out your home as best you can, and hire a qualified company that specializes in water damage repairs.

- Keep organized with a journal of conversations, names, phone numbers and events related to the damage and your claim.
- Take necessary measures to prevent further damage and loss to your home and property (Prevent mold by removing wet contents immediately, use tarps to cover areas open to the elements)
- Ensure your home is structurally safe prior to re-entering your home.
- Keep power off until an electrician has inspected your system for safety.
- Continue to take photos of any floodwater in your home and save any damaged personal property.
- If you must dispose of damaged items, take photographs of these items prior to removal.
- Wear gloves and boots to clean and disinfect. Wet items should be cleaned with a pine-oil cleanser and bleach, completely dried, and monitored for several days for any fungal growth and odors.
- Don't hesitate to consult an insurance agent or flood expert if you are told that damage isn't covered under your policy.

## 9 What else should I do to ensure my total recovery from a flood?

A flooded home is susceptible to mold, mildew, and fungus which may grow in hidden areas. Mold can be extremely dangerous to breathe and it will damage your home, so all mold should be removed quickly and efficiently. Mold damage is evaluated on a case-by-case basis, and pre-existing mold problems will not be covered by your NFIP policy. However your policy does cover "reasonable actions" taken to mitigate mold and/or mildew. For further recommendations and procedures following a flood, visit [www.XXXXX.com](http://www.XXXXX.com).

## 10 What are my options if I am underinsured or don't have any flood insurance?

Homeowners, renters, and business owners affected by the recent flooding in South Carolina can register with the Federal Emergency Management Agency for disaster assistance. You may be eligible for a FEMA grant or an SBA loan. South Carolina survivors should register with FEMA even if they have insurance. FEMA cannot duplicate insurance payments, but under-insured applicants may receive help after their insurance claims have been settled. Benefit amounts and time periods vary by agency and form of assistance, based on survivors needs. You can see what's available by clicking Find Assistance on the Home page.

## additional FAQs regarding FEMA assistance

## limits

FEMA's Individuals and Households Program [ IHP ] gives financial help or direct services to people with essential needs that could not be met through other means. The maximum amount offered under IHP is set on an annual basis and not everyone qualifies for the maximum. IHP aid is supplemental and meant to help you restore your damaged property to a safe, sanitary and usable condition. It doesn't take the place of insurance, and isn't meant to restore the property to its condition before the disaster.

## proper use

All money offered by FEMA is tax-free and must be used as stated in your award letter. This includes renting another place to live, making repairs, or repairing or replacing personal property. Failure to use the money as required may disqualify you from other assistance.

## insurance

By law, FEMA can't duplicate benefits for losses covered by your insurance company. They can only help with confirmed losses that weren't covered. FEMA's programs aren't meant to replace insurance. The help offered isn't as complete as an insurance policy. They can't cover all disaster-related losses.

## assistance periods

Repair and Replacement Assistance is issued as a one-time payment. Temporary Housing Assistance is issued for an initial period of one, two, or three months. To be considered for further assistance, you must prove that you've spent any prior FEMA money as instructed and show your efforts to get permanent housing. Extended Temporary Housing Assistance is issued for one, two, or three months at a time.

The maximum period for IHP assistance is 18 months.