

# *NFIP Claims and Levees: What you need to know*

When will my Flood Insurance Policy cover me?

The NFIP defines covered flooding as a general and temporary condition during which the surface of normally dry land is partially or completely inundated from any source (includes Levees). Two or more properties or two or two or more acres must be affected.

Homeowners Insurance will not cover this loss.

How long will I have to wait until My Flood Insurance Policy goes into effect?

Normally, there is a 30 day waiting Period. However, if the initial purchase of flood insurance is in connection with the making, increasing, extending or renewing of a loan, there is no waiting period. Have your lender issue a letter stating that flood insurance is required and your insurance agent will waive the 30 day waiting period.

If the loss meets the definition of a flood, how do I make sure my claim will be paid?

When your flood insurance policy is issued, make sure your agent:

- Received your flood insurance Premium,  
and
- Waived the 30 day waiting period, if the insurance was lender required.

Very Important: Keep in contact with your insurance company

If I am in imminent danger of a flood, is there any reimbursement methods for preventative measures

Yes, you may be reimbursed up to \$1000 for preventative measures taken such as: Sandbags and Property Removed to Safety.

Sandbags, Supplies, and Labor

or

To remove insured property to a location other than the insured location outside of the special flood hazard area. Property must be stored in a fully enclosed building. Coverage for stored property will be for 45 consecutive days from the date you begin to move it there

Keep all your receipts and submit them to your claims adjuster.

Reasonable expenses include the value of work, at the Federal minimum wage, that you or a member of your household perform.

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What else do I need to have ready for my adjuster?

**Make sure you keep your insurance documents in a waterproof container. When the adjuster arrives, it is helpful to have ready:**

- **Insurance Policy**
- **Inventory of your contents**
- **All Receipts**
- **Photos of damaged items (if possible)**

*Having these items ready for your adjuster, makes the claims process smoother and faster during this difficult time.*

NATIONAL FLOOD  
INSURANCE PROGRAM

[www.fema.gov/business/nfip](http://www.fema.gov/business/nfip)