

HOW TO HANDLE THE FEMA FLOOD INSURANCE CLAIMS PROCESS

OKLAHOMA CITY – As the waters recede and Oklahomans begin to assess the damage caused by the severe storms and flooding that washed across the state this spring, questions start to arise about how and when those with National Flood Insurance Program (NFIP) policies should file claims.

The first step is notification. Homeowners, renters and business owners with NFIP coverage should immediately report flood damage to their insurance company or agent. A claims adjuster will inspect your damages, estimate the repair costs, and send an estimate to the insurance company for review and payment approval.

As part of their claim, policyholders are required to submit a “Proof of Loss” statement which includes an estimate of the damages on both your structure and its contents. Insurance companies usually provide this form and in most cases will help you fill it out. A “Proof of Loss” is not a release of claim, but a statement of loss facts and damages claimed.

Your claims package should be supported by photos of water in the structure and the resulting damage. You should also compile an itemized list of all flood damage and retain swatches of carpets or fabrics that were damaged. Be sure to make copies of the insurance claim, proof of loss and all other supporting documents for your own records.

An important point to keep in mind is that you do not have to accept the initial estimate of the damage prepared by the claims adjuster. All issues should be addressed with the adjuster and the company’s management. However, if you believe the claims adjuster did not address all of your flood damage in their estimate, you can file a supplemental claim for the additional

damages. For example, there may have been hidden damage not detected by the claims adjuster during their property inspection.

Be aware there are strict deadlines for filing flood insurance claims. Regardless of whether you agree with the claims adjuster's estimate, your proof of loss statement *must* be submitted to the NFIP or the insurance company within 240 days of the loss

. This extension of the 60-day policy wording is specific to the current Oklahoma flood.

If your claim is denied, the Federal Emergency Management Agency (FEMA) has established a formal appeals process. You can start this process as soon as the insurance company issues its final determination in the form of a written denial (in whole or in part) of your claim.

The written appeal must be filed within 60 days of the insurance company's final claim determination. FEMA will acknowledge receipt of your appeal in writing and advise if additional information or documents are required for full consideration of your appeal. Next, FEMA will review your documentation and conduct any additional investigation needed. Finally, the policyholder and their insurance company will be advised of FEMA's decision regarding the appeal.

Even if you file an appeal with FEMA, that does not relinquish or replace your right to file a lawsuit against the insurance company, nor does it expand or change the one-year statute of limitation to file suit against the insurer for the disallowed portion of your claim.

To avoid conflicting results and duplicated effort, a policyholder who files suit against an insurance company is prohibited from filing an appeal with FEMA under this process. As a result, homeowners are encouraged to file an appeal with FEMA first. Oklahomans who don't have NFIP insurance – and who sustained losses or damages in the May 5 through June 4 storms – may be eligible for state and federal assistance. You can apply online at

[DisasterAssistance.gov](https://www.disasterassistance.gov)

or via smartphone at

m.fema.gov

or by phone at

800-621-3362 (Voice or

7-1-1/ Relay)

or

TTY 800-462-7585

. For information about U.S. Small Business Administration (SBA) programs, applicants should call **800-659-2955 (TTY 800-877-8339)**.

Even if you have a NFIP policy, you **may** also be entitled to FEMA Individual Assistance payments for housing allowance, contents losses, or moving and storage expenses.

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For more information about flood insurance, go to www.FloodSmart.gov . For more information on Oklahoma disaster recovery, click <http://www.fema.gov/disaster/4222> or visit OEM at www.oem.ok.gov