



GEMA



FEMA

News Release

October 29, 2009
GA-1858-NR-058
GEMA/FEMA News Desk:
678-728-7531

FILING YOUR FLOOD INSURANCE CLAIM: DEALING WITH THE AFTERMATH OF GEORGIA FLOODING

Property owners and renters in Georgia who had flood insurance coverage during September storms may have questions about how to file their claims. Here is a primer from the National Flood Insurance Program, known as NFIP, about how to file a claim and what happens next:

STEP ONE:

If you haven't already done this, contact your agent or insurance company today to file a claim. An adjuster will contact you in a few days. Make sure you have the following information handy before your first call:

- The name of your insurance company;
- Your policy number; and
- A telephone where you can be reached at all times and e-mail address.

STEP TWO:

Your adjuster will need evidence of the damage to your home and possessions to prepare your repair estimate.

- If possible, sort out damaged and undamaged property.
- Take photographs of all the damaged possessions, structural damage, and water lines that indicate standing floodwater levels.
- Make a list of damaged and lost items and include the date of purchase, value and receipts, if possible.
- If you haven't already done this, place destroyed items outside of the building for disposal and clean moldy items that can be salvaged.

STEP THREE:

Your adjuster will provide you a proof of loss form — your official claim for damages. You'll need to file this claim with your insurance company within 60 days of the flooding that occurred Sept. 21, so this clock is ticking fast. This document has all the facts about your insurance claim and is required before the NFIP can make payment.

You will receive your claim payment after you and the insurer agree on the amount of damages and the insurer has your signed proof of loss form.

(MORE)

FILING YOUR FLOOD INSURANCE CLAIM – Page 2

Gracia Szczech, head of FEMA flood recovery in Georgia, said those with coverage can be confident that filing a claim will not affect future rates.

“Rates for National Flood Insurance policies will remain a bargain.” said Szczech. “Your rates will not go up because you file a claim.”

Those with property damage can register with FEMA by calling 800-621-FEMA (3362) or TTY 800-462-7585. FEMA may be able to provide assistance while claims are being processed for payment.

Registration is also available online at www.disasterassistance.gov and more information about flood insurance is available at www.floodsmart.gov.

FEMA’s mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards.

Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-FEMA (3362). For TTY call 800-462-7585.

###

For more information on Georgia’s disaster recovery, visit www.fema.gov or www.gema.ga.gov or www.ready.ga.gov/ or <http://twitter.com/GeorgiaEMA>.