



Flood Recovery & Insurance

CONSUMER-ORIENTED TIPS FOR HOMEOWNERS

Just a few inches of water can cause thousands of dollars of damage to a home. Below is some helpful information on insurance coverage and funding for repairs after a major flooding event.

- 1. Contact your Insurance Company:** Contact both your flood insurance and homeowners insurance companies as soon as possible after the flood. Get complete and current copies of any policies you may have on your home, auto and other property. Locate the "Declarations Page" for each one and review the coverages and limitations. Flood insurance policies have different rules than home policies.

If a home or flood adjuster says damage isn't covered, get an independent professional opinion before giving up on collecting insurance benefits for repairs.

- 2. Take Pictures:** Before you remove any water or make any repairs, fully document all damage for your insurer by taking photos or video. Digital versions are best so they can be easily store and copied. If you clean, dry and/or make repairs prior to photographing the damage, you may decrease the amount of your flood insurance recovery.

- 3. Complete an Inventory:** Focus on completely inventorying and valuing all damage and costs to repair/clean and replace property, regardless of your insurance situation. What damage did the flood do to your home and possessions? When listing and describing damage, make a chart including: (1) item, (2) location of item at time of loss, (3) condition and age of item, (4) actual cash value and replacement cost of item.

- 4. Dry out and arrange for temporary repairs ASAP to avoid mold growth and additional damage:** After contacting your flood and homeowners insurance companies, use a sump pump, available from most hardware or home supply stores, or/and a wet vacuum to remove water from your home.

Mold can develop within 24 to 48 hours of a flood, so remove wet contents, including carpeting and bedding, as soon as possible. If an item has been wet for less than 48 hours, it may be salvageable. However, you'll need to decide whether it holds enough monetary or sentimental value to try to do so. Notify your insurance company before removing and disposing of any large or high value items. Photograph ALL flood-soaked items.

- 5. Keep good records, a journal and receipts:** If there is repair or remediation work completed prior to an adjuster coming to your home, keep a copy of the invoices and receipts for work which has already been performed and materials purchased. Keep a diary of conversations and all correspondence with insurance, repair, government and other professionals

6. Contractors

- Make sure any contractor is qualified, licensed, insured to perform the scope of services they are presenting. Check references before signing any contracts for services or hiring vendors.
- Be extra cautious about contractors and vendors that show up at your front door uninvited. Most reputable companies will not go door-to-door seeking business.
- Insist on detailed proposals and estimates, and contracts with clear and reasonable payment schedules.
- Try to make all payments with a check or credit card. In the event you make any payments in cash make sure the contractor provides a signed receipt stating the amount paid, and what services that payment covers.

The above was compiled by non-profit disaster victim advocates in New York, New Jersey, and California that provide pro bono service and have expertise in insurance aspects of flood recovery. This information is based on lessons learned in the aftermath of Superstorm Sandy and many other flood events.

The Touro Law Center Disaster Relief Clinic has been involved in Superstorm Sandy Recovery since just 48-hours after the storm assisting New York homeowners and renters. Contact Melissa H. Luckman, Practitioner in Residence of the Disaster Relief Clinic, mluckman@toulaw.edu. www.toulaw.edu/tlcheart.

Ocean County Long Term Recovery Group - Actively helping New Jersey homeowners and renters recover from Sandy. Contact: Sue Marticek, Executive Director, smarticek@oceancountyltrg.org, 732-569-3484, <http://oceancountyltrg.org>.

United Policyholders - United Policyholders has been providing long term recovery support in communities impacted by floods, hurricanes, earthquakes and other disasters since 1991. Contact Amy Bach, Esq., Executive Director, info@uphelp.org, <http://www.uphelp.org>.

HELPFUL RESOURCES:

National Disaster Legal Aid Resource Center:
www.disasterlegalaid.org

The Flood Claim Help Library:
www.uphelp.org/flood

Red Cross Disaster Assistance:
www.redcross.org/what-we-do/disaster-relief

The National Flood Insurance Program:
www.fema.gov/national-flood-insurance-program



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