

First Steps After a Hurricane and/or Flood

United Policyholders is a nonprofit organization that is a voice and an information resource for insurance consumers in all 50 states. UP has helped guide disaster survivors on the road to recovery since 1991. We offer guidance on the insurance claim process. If your home was damaged or destroyed by a hurricane, this checklist will help keep you on track during this stressful time. We're rooting for you...

- **Take photos BEFORE clean-up, disposal or repairs.** Photo document all damage.
- **Keep a daily journal** with notes on conversations with insurance, repair, government, and other professionals, names, phone numbers, email addresses.
- **Focus on drying/cleaning out**, avoiding further damage and getting the damage inspected, measured, and estimated by qualified and reputable experts.
- **Get a complete copy of your current home insurance policy** and any other separate policies you may have in place such as auto, flood, wind, water line insurance, etc. **Check your deductibles.**
- If the damage is above your deductible, notify your agent and they'll get your claim started. If you bought your insurance direct through an insurance company, notify them and they will open a claim and assign you a claim number. If you had only minor damage, it's best to pay for repairs out of pocket.
- Most home policies cover damage from wind-driven rain and trees but exclude coverage for flood damage.
- **Flood insurance policies have different deadlines and rules than home insurance policies.**
- If you have a flood insurance policy, it's probably a standardized "NFIP" (Nat'l Flood Ins. Program) policy. It also may be a "private" flood insurance policy (not NFIP).
- You may have damage that's covered by both your home and flood policies.
- If an adjuster says damage isn't covered, get an independent professional opinion before giving up on getting some or all of your claim paid.
- Give your home and/or flood insurer a chance to do the right thing, **but advocate for yourself** and be prepared to get professional help if you're not being treated fairly.
- **Register with FEMA** even if you don't plan to apply for aid or an SBA loan.

The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of www.uphelp.org. United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

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- **Speak “UP”** (politely push for fair treatment) If you hit a wall, file a complaint with your state insurance oversight agency and get qualified, reputable professional help.