

First Steps After a 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. This information will walk you through the first few weeks. Here is a checklist to help you use your insurance and keep you on track during this stressful time.

- Start a claim diary of conversations with insurance, repair, government, and other professionals. Take notes on who you talked to, the number you called, date and time, what was said. Keep your paperwork organized.
- Request a complete and current copy of your home and flood insurance policy. Flood insurance policies have different rules than home insurance policies.
- Take photos of your property before any cleanup is done.
- Focus on drying/cleaning out, avoiding further damage, while getting all flood damage inspected, measured, and estimated by qualified, reputable, and independent experts.
- If a home or flood insurance adjuster says damage isn't covered, but you feel it should be, get an independent professional opinion before giving up on getting some or all of your claim paid.
- Do not rush into signing contracts. Get copies of ALL paperwork you do sign.
- Register with FEMA (federally declared disaster only) and the SBA (federal or state disaster declarations needed)
- Register with a Red Cross Case Manager - they can help make referrals to resources you may need.
- For more specifics and guidance on the insurance claim process, visit our [flood help section](#).

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.

Source: <https://uphelp.org/first-steps-after-a-flood/> Date: June 27, 2026