United Policyholders™
Roadmap to Recovery Program™

SCAN ME

# First Steps After a Flood

Scan the QR code to visit the ***Flood Insurance Claim Help Library*** from United Policyholders, a nonprofit organization that has been educating and advocating for disaster victims since 1991. For more information, visit: www.uphelp.org/floodclaimhelp

- Do your best to prevent further damage and dry out your property to prevent mold growth. Use trusted local sources to help you estimate what work has to be done to repair and replace what was damaged or destroyed and what it will cost.

- Find and read the parts of your insurance policy that explain what types of water damage is covered and excluded, including backed up sewers and drains and the definition of "flood" or "flooding". Do your best to review the first few pages where your maximum available benefits, deductibles and categories of coverage are summarized.

- Check your deductible. If damage is relatively minor and repair won't be above your deductible, filing a claim may not be the smart move. If your insurer isn't going to pay it anyway, it's best to avoid having the claim on your record/risk profile.

- Flood damage (rising water) is excluded in home policies. If you have flood insurance, file a claim under your flood policy. Flood policies have different rules than home policies. If you have coverage from the National Flood Insurance Program (NFIP) or a private insurance company, it should cover damage from inundations (rising water) and mudflow. NFIP policies do not cover temporary rent.

- If you did not have flood insurance, there may still be damage that may be covered under your homeowner's policy, depending on how it is written. Examples could be wind-driven rain, sewage backup due to electrical failure of a pump or other device, other damage due to power outages or surges.
- If a relatively recent wildfire burned hillsides and areas near your home and caused mud or debris flow that damaged your property, you can make a claim under your home policy, (even if you have no coverage for flood damage) on the grounds that the fire (a covered peril) caused the flow that caused the damage.
- Damage to your car is covered if you have "comprehensive" coverage in your insurance policy. Damaged personal property items that were in the car are covered in your home policy if their replacement value is above the deductible.
- Focus on completely inventorying and valuing all damage and costs to repair or replace your property, regardless of your insurance situation.
- Keep a daily journal where you note conversations, agreements and open issues with insurance, repair, government, and other professionals.
- Give your home and/or flood insurer a chance to do the right thing, but stand up for your rights. 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. Get help from your state's Department of Insurance and/or experienced professionals if you're not being treated fairly.
- You may be able to get additional financial help from FEMA or the SBA, if/when these government programs are authorized.
- For more Flood Insurance Claim Guidance, visit: www.uphelp.org/floodclaimhelp

**The Roadmap to Recovery® program** improves disaster recovery through tips, tools and guidance from previous disaster survivors and from experts on insurance claims, rebuilding and legal matters. It operates through United Policyholders ("UP") a nonprofit organization that has been educating and advocating for disaster victims since 1991. UP is dedicated to helping insurance *consumers.* The Roadmap to Recovery(R) program is funded by grants, donations and book sales – not insurance companies.

© 2026 United Policyholders, All rights reserved.
Nonprofit Tax ID # 94-3162024 | www.uphelp.org