

Flooded by winter storm? 5 steps you must take

The Asbury Park Press

Many Jersey Shore residents had to mop up from flooding after the weekend blizzard — despite what Gov. Chris Christie initially said — and experts offer these five tips to residents and business owners looking to maximize their flood insurance claims.

There was nearly \$3 billion worth of flood-insured property in the Wildwoods, where the flooding was most dramatic during the blizzard, according to the Federal Emergency Management Agency.

Ocean County, where flooding was pronounced on the barrier island and some low-lying areas, has 53,000 policies representing \$13.3 billion in insured property.

Policyholders would do well to follow these steps from FEMA, the Insurance Information Institute and United Policyholders.

1. Call your agent and file a notice of loss

An adjuster should call you back within a few days. If it's been a week and you worry that you've been forgotten, call your insurer again.

2. Take photographs

Photographs should be taken of everything. If something was damaged or destroyed, take a picture of it before and after you remove it from the home or business.

3. Gather receipts

If possible, organize all the paperwork you can find on items that were damaged or lost. Anything that shows their date of purchase and value.

4. You have 60 days from the event to file a proof of loss

"Sixty days is a very short time frame for tallying up and valuing everything that needs to be repaired or replaced after a flood, but that deadline is mandatory," United Policyholders writes in its flood claims guide.

This deadline is often extended after a disaster, but, as of Wednesday, there has been no disaster declaration for any part of New Jersey.

5. Keep track of everything

Many New Jerseyans who went through the flood claims process after Sandy had three-ring binders full of emails and letters they had sent or received regarding their claim. In addition to that, keep a log of everyone you talk about your claim with on the phone — name, title, who they work for, and their phone number.