

[Help with flood insurance claims](#)

ABC 7 News

There are things you can do to make life easier when it's time to file your insurance claims. We talked to the consumer advocacy group, United Policyholders and they said you should take pictures before and after the evacuation, document how much water entered your home and itemize your possessions by taking photos. They also advise to keep a diary and note the date and time of your evacuation and notify your insurance company right away if you have flood insurance. If you don't have flood insurance, unfortunately, you are not likely to be covered for any damage. One exception might be if the flooding was caused by something other than rainfall—for instance, if a storm drain was damaged by storm debris and forced flood waters into your home, you could be covered.

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/help-with-flood-insurance-claims/> Date: October 14, 2024