



United Policyholders is a not-for-profit charity that is a help and information resource for homeowners, renters and small businesses impacted by disasters. Our goal is to help you get the full benefit of insurance protection you paid for. Flood damage is devastating, yet most policies contain flood damage and mold limits and exclusions.

Insurance is big business and the claim process is not a familiar or level playing field for most people. We help you get oriented and learn about your rights and options. We want you to be your own best advocate and know where and how to get government and/or professional help if and when you need it.

Our tips and guidance come from consumer advocates, lawyers, construction and claim professionals, but you can also tap into "regular" people's advice via our "[Survivors Speak](#)" tips from people who were impacted by disasters and volunteer with United Policyholders. We're rooting for you!

Visit our Flood Help Library <https://www.uphelp.org/blog/2019Sonoma-claim-help>

### **Insurance Tips After a Flood:**

- Focus on listing/inventorying and valuing all damage and costs to repair or replace your property, regardless of your insurance situation.
- Keep a diary of conversations with insurance, repair, government and other professionals.
- Flood policies have different rules than home policies.
- 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, and what exactly caused the damage to your property. Examples could be wind-driven rain, sewage backup due to electrical failure of a pump or other device, a damaged drainpipe, fallen trees, power outages or surges.
- Give your home and/or flood insurer a chance to do the right thing, but advocate for yourself and get help from the CA Department of Insurance and/or experienced professionals if you feel you're not being treated fairly. [www.insurance.ca.gov](http://www.insurance.ca.gov)
- 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 your entire claim paid.
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- If you have flood insurance, chances are it's through the National Flood Insurance Program or Lloyds of London. You'll find lots more more info in our online library.