

FLOOD INSURANCE



WELCOME TO THE LIFE OF AN NFIP FLOOD CLAIM VIDEO. THIS VIDEO WILL WALK YOU THROUGH THE PROCESS OF HANDLING A FLOOD CLAIM, START TO FINISH. WHEN DISASTER STRIKES, CONTACT OUR SELECTIVE FLOOD CLAIMS DEPARTMENT AS SOON AS YOU ARE SAFE. OR GO ONLINE TO THE SELECTIVE FLOOD WEBSITE TO REPORT YOUR LOSS. THEY WILL ANSWER YOUR QUESTIONS AND COLLECT REQUIRED INFORMATION ABOUT YOUR CLAIM. ONCE WE HAVE RECEIVED THE CLAIM NOTICE, WE WILL REACH OUT TO A CONTRACTED INDEPENDENT ADJUSTING FIRM AND PROVIDE THE DETAILS NECESSARY TO BEGIN THE CLAIMS PROCESS. AFTER THE ADJUSTING FIRM RECEIVES THE ASSIGNMENT,

THEY WILL ASSIGN THE CLAIM TO A LICENSED ADJUSTER. THE ADJUSTER WILL CONTACT YOU, USUALLY WITHIN TWENTY-FOUR TO FORTY-EIGHT HOURS OF RECEIVING THE ASSIGNMENT, TO SCHEDULE AN APPOINTMENT TO INSPECT THE PROPERTY. PRIOR TO THE ADJUSTER'S ARRIVAL, DAMAGED PROPERTIES SHOULD BE DOCUMENTED THOROUGHLY BY TAKING CLEAR PHOTOGRAPHS AND CREATING A LIST OF DAMAGED ITEMS. IMPORTANT INFORMATION SUCH AS MAKE, MODEL, AND SERIAL NUMBERS, SHOULD BE CAPTURED WHEN RELEVANT. THE CLEAN-UP PROCESS CAN BEGIN PRIOR TO THE ADJUSTER'S ARRIVAL, BUT REMEMBER TO DOCUMENT EVERYTHING FIRST. IF POSSIBLE, DON'T THROW ANY DAMAGED ITEMS AWAY UNTIL THE ADJUSTER ARRIVES AND DOCUMENTS THE DAMAGE. IF YOU ARE REQUIRED BY THE TOWN TO DISPOSE OF DAMAGED PROPERTY, KEEPING SAMPLES OF CARPETS, FURNITURE, AND WINDOW TREATMENTS IS VERY IMPORTANT. DURING THE INSPECTION, THE ADJUSTER WILL INVESTIGATE WHETHER OR NOT A FLOOD HAS OCCURRED AND EVALUATE THE SCOPE OF ANY FLOOD DAMAGES. IF WARRANTED, THE ADJUSTER WILL OFFER AN ADVANCE PAYMENT THAT CAN BE USED TO PAY FOR REPAIRS OR OTHER EXPENSES. YOUR FLOOD INSURANCE POLICY DOES NOT PAY FOR ADDITIONAL LIVING COSTS LIKE THE COST OF A HOTEL OR FOOD. IF AN ADVANCE AGAINST YOUR BUILDING COVERAGE IS OFFERED, ANY LIEN HOLDER, SUCH AS A MORTGAGE COMPANY, WILL BE INCLUDED ON THE CHECK. AFTER THE INSPECTION, THE ADJUSTER WILL REVIEW ALL RELEVANT DOCUMENTATION INCLUDING INFORMATION PROVIDED BY YOU, SUCH AS: RECEIPTS, ESTIMATES, AND PICTURES. THEY WILL THEN PREPARE A REPORT AND PROOF OF LOSS DETAILING THE ESTIMATE OF DAMAGES AND RECOMMENDED PAYMENT. THE ADJUSTER WILL PROVIDE YOU WITH A COPY OF THE REPORT AND PROOF OF LOSS FOR YOU TO REVIEW, SIGN, AND RETURN TO THE ADJUSTER. IF YOU HAVE ANY QUESTIONS ABOUT THE REPORT OR PROOF OF LOSS, PLEASE FEEL FREE TO DISCUSS WITH THE ADJUSTER PRIOR TO SIGNING. THE ADJUSTER WILL SUBMIT THE PROOF OF LOSS TO SELECTIVE WITHIN SIXTY DAYS OF THE LOSS. NOTE: FEMA MAY OCCASIONALLY EXPAND THIS TIME FRAME. ONCE WE RECEIVE THE REPORT AND SIGNED PROOF OF LOSS, WE WILL REVIEW BOTH DOCUMENTS UNDER THE TERMS AND CONDITIONS OF THE N-F-I-P FLOOD POLICY. IF A PAYMENT IS WARRANTED, SELECTIVE WILL PROMPTLY PROCESS A PAYMENT TO YOU AND ANY LENDER OR THIRD PARTY LISTED ON THE POLICY DECLARATIONS PAGE AND CLOSE YOUR FLOOD INSURANCE CLAIM. SHOULD YOU DISCOVER ADDITIONAL DAMAGES, OR IF THE ACTUAL COST OF REPAIRS EXCEEDS THE ESTIMATE PROVIDED TO YOU, PLEASE CONTACT A SELECTIVE FLOOD REPRESENTATIVE TO INQUIRE ABOUT REOPENING THE CLAIM. NOTE: TURNAROUND TIMES CAN VARY DEPENDING ON A NUMBER OF VARIABLES, SUCH AS THE SCALE OF THE FLOODING EVENT, ACCESS TO THE PROPERTY FOR INSPECTION, SIZE OF LOSS, AND THE TYPE OF BUILDING.