

Navigating Property Coverage Post-Flood

What should I do if my home, business, auto, or other property has been flooded or sustained other damage?

- Report damage via Vermont211.org so the State can provide information to FEMA to help obtain disaster relief funding.
- File a claim with your insurer as soon as possible to determine if you have coverage for your home, vehicle, business or other property. Ask your insurer if you have coverage for property damage, loss of personal property, business income, debris removal, or extra expense. Ask what to expect so that you understand the process and the timeline.
- For individuals or businesses with flood insurance: Determine if your coverage is provided by a private insurer or through the National Flood Insurance Program (NFIP). Check your policy or contact your agent if you are unsure.
- If you are covered by the NFIP, please visit www.floodsmart.gov/how-do-i-start-my-flood-claim or call the NFIP Call Center at (877) 336-2627.
- If you are covered by private flood insurance, contact your agent or the insurance company to file a claim.
- Flood damage is often excluded from homeowners or renters insurance coverage. Please review your policy and speak with your agent.
- If you do not have coverage, see below for additional options.

Is there a deadline for filing a flood insurance claim?

All insurance policies require prompt notification of a loss. If you have NFIP coverage, visit www.floodsmart.gov/how-do-i-start-my-flood-claim or call the NFIP Call Center at (877) 336-2627. If you have a private insurance policy, check with your agent or insurance company for deadlines.

Do I need to file an insurance claim if my policy does not provide coverage?

YES. Individuals should file an insurance claim because you will need proof of denial to apply for disaster relief from FEMA or other sources should it become available. Ask your insurer to send the denial via email.

I don't have damage, but my business is shut down due to road access, can I make a business interruption claim on my business policy?

You can report the loss to your insurer or agent; however, business interruption and contingent business interruption require a physical loss due to a covered peril and often exclude losses due to flood. However, if your business is in a declared disaster area, you may qualify for a SBA Business Physical Disaster Loan for losses to your property or for an SBA Economic Injury Disaster Loan for your loss of income due to the disaster.

How long will my flood insurance claim take?

When you file your claim, ask your adjuster how long the claim will take to process. Here are some general guidelines:

- For NFIP policies, an adjuster will generally contact you within 48 hours and the inspection will be completed within 15 days from when the adjuster contacts you. NFIP requests that if you have concerns about the responsiveness of their adjusters, please speak with a supervisor.
- For private flood policies, regulatory timeframes require that the adjuster mail or orally acknowledge receipt of the claim notice directly to the claimant within (10) business days, and within (15) days after proof of loss is received, you should be advised of the acceptance or denial of the claim by the insurer. If the insurer needs more time to make their determination, it will notify you within that (15) business days. Most adjusters are going to be as responsive as possible.
- If you feel that your claim is taking too long, please contact the Department of Financial Regulation Insurance Consumer Services team at 800-964-1784 or dfr.insuranceinfo@vermont.gov



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Do I have to wait for my insurance company to see the damage before cleaning up?

You should take steps to mitigate any further damage and may begin the clean-up process right away. However, it is important that you document the damage prior to clean-up. Be sure to take lots of photos and either email them to yourself or upload them to a backup site (iCloud, Google, OneDrive, etc.). You should also create an inventory of damaged property. Include make/model/serial number if possible and/or copies of any purchase receipts if available. For more information on documenting damage and clean up, please see www.FloodSmart.gov.

How do I clean up my property and remediate mold?

- Get your home clean and dry
- Remove all wet materials from your home and move flood debris.
- Open windows and doors.
- Use fans and dehumidifiers if safe.
- Move flood-related debris to the edge of the public right of way. State and local leaders are currently working on plans to remove it. Set aside hazardous materials for later disposal.

For information on mold remediation after flooding, please visit www.EPA.gov/mold.

Does my car insurance cover flooding?

If your car insurance policy includes comprehensive insurance coverage, then your flood damage may be covered. Contact your agent or insurance company to file a claim to determine the coverage available. If your insurer determines your car is a total loss, please see the Vermont Agency of Commerce and Economic Development's website for information on vehicle incentive programs for which you may be eligible (accd.vermont.gov/flood).

How do I know if my water damage is considered flooding?

Generally, if the water infiltrated your home or business from the ground, it is considered flooding. In terms of a flood insurance policy, the NFIP defines flooding as, "A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from:

- Overflow of inland or tidal waters;
- Unusual and rapid accumulation or runoff of surface waters from any source;
- Mudflow; or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above."

Can I apply for FEMA disaster relief if I have flood insurance?

YES, individuals may be eligible for disaster relief from FEMA for declared disasters even if they have flood insurance. See FloodSmart.gov. Note that businesses are not eligible for FEMA relief but may be eligible for Small Business Administration disaster assistance loans for declared disasters (www.sba.gov/funding-programs/disaster-assistance).

Water backed up into my basement from the drain, is this covered by homeowners' insurance?

Some homeowners' insurance policies have endorsements for coverage of water damage from the backup of a sewer or drain, so depending on the circumstances of how water infiltrated your basement, and the language of your policy, you may have coverage. It would be best to document the source as best you can, as well as the damage sustained, and then reach out to your insurer to file a claim. This will start the process for you and help determine if you have coverage through your policy.

My home was not flooded but has been damaged by a landslide. Will my homeowners' insurance provide coverage?

The standard homeowners' insurance policy excludes damages caused directly by earth movement, which includes earthquake, landslide, mudslide, mudflow, subsidence and sinkhole. Some insurers offer an optional endorsement which adds limited coverage for earth movement. Reach out to your insurer and agent to discuss potential coverage.

What do I do if the amount recovered from my insurance and/or FEMA is not enough to cover my damages?

- Resources and/or grant funding may be available from other community organizations. For additional information refer to the www.Vermont.gov/flood.
- Homeowners, renters, personal property owners and businesses in a declared disaster area may be eligible for disaster assistance **loans from the Small Business Administration**.