

NOTE

- *At each step, you should keep clear records of your attempts to resolve issues. Write down the names and titles of people you speak with; dates of contact; contact information; and details of the discussion. If you have to go further in appealing your claim, these records can be vitally important.*
- *Every effort has been made to ensure that the information provided here is accurate. However, your Standard Flood Insurance Policy (SFIP), your application, any endorsements, and the Declarations Page comprise the official Policy or contract of insurance. Any differences between that information and the wording in this handbook will be resolved in favor of your flood insurance policy. If you have questions, please refer to your policy, or call your insurance agent or company representative.*

Addressing Questions About Your Insurance Claim

The NFIP provides you with a process to appeal decisions regarding your flood insurance claim. This process will help you resolve claim issues, but it cannot give you added coverage or claim limits beyond those in your NFIP policy.

In filing and completing your insurance claim, you may have questions, or need further explanations of decisions that have been made, especially with regard to coverage, dollar amount of damages, or your Proof of Loss. Before you may appeal, your insurer must make a final determination and send you a written denial of your claim or any part of it

FOUR STEPS TO APPEALING YOUR CLAIM

STEP 1

Talk with your adjuster, who has more knowledge about your claim than anyone. If you don't understand certain decisions regarding, for example, application of coverage, timing of the filing of Proof of Loss, or the damage estimate, contact your adjuster first.

STEP 2

If you are not satisfied with the adjuster's answers, or do not agree with decisions, get contact information for the adjuster's supervisor.

STEP 3

If the adjuster's supervisor can't resolve your issues, contact the insurance company's claim representative. Ask your insurance agent or your insurance company representative for assistance.

Please refer to your flood policy for more information on appeals. See Section 7 of General Conditions, Paragraph R.

STEP 4

If you still have questions or concerns after following steps one through three, contact the Federal Emergency Management Agency (FEMA).

Write to: Federal Emergency Management Agency
Mitigation Directorate
Federal Insurance Administrator
1800 South Bell Street
Arlington, VA 20598-3010

This letter should be written by the Named Insured (as it appears on your NFIP policy) or by a legal representative, if necessary. The representative should clearly identify his/her relationship to the Named Insured. (For example, a son or daughter could be handling a claim for an elderly parent.)

A legal representative may be asked to provide authorization from the Named Insured or other legal documents verifying the relationship.

Your letter of appeal must be submitted to FEMA within 60 days from the date of the denial letter that you receive from your flood insurer.

WHAT TO INCLUDE IN YOUR LETTER

The following six items should be in your letter to FEMA in order to address your questions. (If for some reason, your policy is not available, your insurance agent can provide details for the first three items.)

1. The Policy Number, as shown on your NFIP policy's Declarations Page.
2. The policyholder's name, as shown as the Named Insured on the Declarations Page.
3. The property address, as shown on the Declarations Page. (Not your mailing address, if it is different from the property address.)
4. How you can be contacted, if you are out of your home.
5. The details of your concern.
(Please be as complete as possible.)
6. The dates of contact and contact details for the persons with whom you have spoken in steps one through three on the previous page.

NOTE

- ***Please do not send originals of documents such as contractor's estimates. Send photocopies and keep originals in a safe place.***