



A GUIDE FOR POLICYHOLDERS

What to Do Before, During, and After a Flood

How to protect your family, document your property, avoid costly cleanup mistakes, and keep your flood insurance claim on solid ground.

Important. Every flood policy is different. National Flood Insurance Program (NFIP) and private flood policies carry different limits, exclusions, deductibles, and requirements. Use this guide as general information, and confirm all coverage and claim decisions with your agent, your carrier, and your assigned adjuster.

The three rules that matter most

- 1 Protect people and pets first.** Property can be repaired or replaced. Lives cannot. A policy can insure your house and your contents; it cannot protect the people inside them.
- 2 Photograph everything, before and after.** Take photos before the storm, and take photos after the water leaves — before any work begins. Documentation is the single biggest difference between a smooth claim and a difficult one.
- 3 Know what your policy covers before a storm is on the map.** Do not wait until a loss to discover you have no contents coverage, no additional living expense coverage, or building limits that fall short of rebuilding cost.

PART ONE

Before a Flood

1. Make an evacuation plan

Your first priority is the safety of everyone in the household, including pets.

- Know where you will go if an evacuation is ordered, and plan more than one route out of the area.
- Decide how family members will reach each other if separated.
- Account for medications, mobility needs, children, older adults, and pets.
- Follow evacuation orders promptly. Never stay behind solely to protect property.

Do not assume a home is safe because it has never flooded. Drainage systems, new development, overflowing creeks, burn scars, and shifting storm paths create flooding in places that have stayed dry for decades.

2. Create a visual inventory of your property

Photographs and video establish what your home and belongings looked like before the loss. They help an adjuster identify flooring materials, wall finishes, furniture, electronics, appliances, the condition and quality of each room, and anything later removed or destroyed.

- Stand in the corner of each room and take several wide-angle photographs.
- Record slow walk-through video. Open closets, cabinets, and drawers where practical.
- Include the garage, storage areas, and upper floors — not only the rooms you expect to flood.
- For higher-value items, record brand, model, serial number, approximate purchase date, and original cost. Photograph receipts when you have them.
- Store the inventory somewhere that survives the house — secure cloud storage, not just the phone in your pocket.

Rental-property owners can also preserve current listing photographs, which help show pre-loss condition.

A SIMPLE ANNUAL HABIT

Pick one day each year — the same date every year — to refresh your home inventory. Update it again after renovations or major purchases.

3. Review your flood insurance coverage

Know the answers to these questions before a storm, not during one:

- What are my building and contents limits — and do I actually have contents coverage?
- What deductibles apply?
- Is my coverage through the NFIP, a private flood insurer, or both?
- Are my limits enough to repair or rebuild, and do I carry excess flood coverage above the primary limit?
- Does my policy include loss-of-use or additional living expense coverage?
- What limits apply to a basement or an enclosure below the lowest elevated living level?
- Are there special conditions for appliances, flooring, mechanical systems, or detached structures?

Do not assume a standard homeowners policy covers flooding; damage from rising surface water is generally handled under separate flood insurance. And the amount a lender requires is not the amount needed to recover from a major loss. Ask your agent to compare your property's estimated rebuilding cost against your flood limits.

4. Keep claim information accessible

Save both digital and printed copies of your flood policy and declarations page, your policy number, your carrier's claim contact, your agent's phone and email, your mortgage company and loan information, and a list of emergency contacts. Keep the digital set in secure cloud storage — a local agency can be hit by the same catastrophe you are, so keep more than one way to reach someone.

Verify that the mortgage company listed on the policy is current. If you refinance and the record is not updated, a building-payment check can name the wrong lender and delay access to your money. A missed lender-paid premium can put coverage at risk entirely.

5. Take reasonable steps to protect the property

If it is safe and time permits: move valuables, documents, electronics, and portable belongings to a higher floor; place sandbags or appropriate barriers near doors and likely entry points; follow local emergency-management guidance for utilities and the building; and keep receipts for reasonable flood-prevention expenses.

Some policies may reimburse certain reasonable expenses incurred to protect insured property from an imminent flood, but the rules differ — confirm eligibility and documentation requirements with your insurer. **Never let property-protection efforts delay an evacuation.**

PART TWO

During a Flood

1. Put safety ahead of the claim

Leave when officials tell you to leave. Do not stay behind for last-minute photographs, belongings, or to defend the house.

- Do not walk, swim, or drive through floodwater.
- Avoid downed power lines and electrical equipment.
- Keep children and pets away from moving or contaminated water.
- Monitor official emergency alerts, and return only when authorities say it is safe.

Insurance exists to protect property and finances. It cannot replace a life.

2. Keep your documents and contacts with you

If you evacuate, take — or retain digital access to — your policy, identification, medication information, agent and carrier contacts, and mortgage information.

If you can do it without risk, keep a record of evacuation and temporary-lodging expenses. Whether those are covered depends on your policy: standard NFIP coverage generally does not include additional living expense coverage, while some private flood policies do.

PART THREE

After a Flood

1. Wait until it is safe to return

Do not enter the property until authorities permit it. Flooded buildings can hold electrical hazards, structural damage, contaminated water, gas leaks, and displaced animals. If you cannot safely return, a trusted neighbor or local official may be able to confirm whether the property was damaged.

2. Confirm damage and report the claim promptly

- Contact your agent or carrier and provide your policy number and reliable contact information.
- Ask what immediate steps the carrier wants you to take.
- Record the claim number and the name of everyone you speak with.
- Keep a claim log of dates, calls, emails, expenses, and decisions.

After a widespread disaster, adjusters may be running several inspections a day. If the adjuster offers a reasonable inspection time, take it. If you cannot be there, arrange for someone you trust to provide access.

3. Photograph everything before cleanup begins

Before moving, cleaning, cutting, or discarding anything, document:

- The exterior and all sides of the property.
- The apparent high-water line, and the measured water depth.
- Every affected room — floors, walls, cabinets, doors, windows, mechanical systems.
- Damaged furniture, clothing, electronics, appliances, and personal property, including brand labels, model numbers, and serial numbers.
- Items placed at the curb or removed by a contractor.
- Each stage of cleanup and repair.

If emergency work has to start before the adjuster arrives, documentation matters even more. Ask restoration contractors to photograph the property before and during demolition, and to describe every material removed.

4. Prevent further damage — but do not over-demolish

Policyholders are generally expected to take reasonable steps to keep covered damage from getting worse: extracting water, arranging professional drying, removing materials that pose an immediate hazard. Mitigation is not permission to gut the building.

Before a restoration company removes materials, ask for a written scope of work and price; ask why each material must come out; ask how high they propose to cut drywall and why; ask whether the scope follows recognized restoration practice; and ask whether the carrier or adjuster should inspect first. Photograph every area before demolition, and keep samples when the adjuster requests them.

Restoration contractors commonly make horizontal flood cuts at practical heights based on water level, contamination, and material condition — two, four, and eight feet are common estimating increments, not an automatic rule. The right height is fact-specific; get professional guidance.

Be especially careful with tile installed over a concrete slab. Some policies require evidence that the flood physically damaged the tile before paying for replacement. When conditions allow, leave it in place until the adjuster inspects it.

5. Vet restoration contractors carefully

Catastrophes attract reputable professionals and opportunists alike.

- Check whether the city, county, insurer, or your agent maintains a list of established vendors.
- Verify licenses, insurance, references, and local reputation. Be cautious with unfamiliar companies arriving from far outside the area.
- Read the entire contract. Understand any assignment-of-benefits, direction-to-pay, lien, financing, or cancellation language.
- Never sign blank or incomplete documents, and do not assume the insurance company will pay every charge in the contract.

Contractor charges reduce the insurance funds available for the rest of the repair. A contractor who removes undamaged or uncovered property can leave you responsible for both the removal and the restoration.

6. Make a contents inventory

If you have contents coverage, you are generally the one responsible for supplying an itemized list of damaged personal property. For each item, record: description; room or location; quantity; approximate age; brand, make, and model; serial number where available; original purchase price if known; replacement cost or a comparable item; and whether the item was cleaned, stored, or discarded. For items worth more than about \$500, the adjuster may want more detailed make-and-model information.

DO NOT PUT IT AT THE CURB YET

Photograph and list damaged belongings before they leave the property. If sanitation crews haul them away first, the adjuster has nothing to document — and proving the loss becomes much harder.

7. Prepare for the adjuster's inspection

During the initial visit, the adjuster will typically explain the process, ask about the property and prior repairs, measure or sketch the building, photograph building damage, review affected contents, confirm mortgage information, and discuss next steps and a reporting timeline.

Walk the property with the adjuster if you can. Point out every affected area and hand over your pre-flood photographs, contractor documents, receipts, and contents inventory. Before the adjuster leaves, agree on the best method for routine questions, whether long questions should go by email, how you will receive updates, what documents are still outstanding, and when to expect the next update. Adjusters often inspect during the day and write estimates at night; a clear communication plan prevents a week of missed calls.

8. Ask whether an advance is available

If covered damage clearly exceeds your deductible, ask the adjuster whether the carrier can issue an advance payment. A contents advance can be especially useful, because depending on the policy and circumstances a contents payment may not include the mortgage company as a payee, while building payments often do. An advance is not guaranteed and is not the final settlement.

9. Review the estimate and use the supplement process

The first estimate may not capture every cost that surfaces during repairs. Hidden damage, contractor pricing, HVAC equipment, doors, windows, and regional cost increases all create differences. When additional covered damage or higher documented costs appear, contact the adjuster promptly, provide photographs, estimates, invoices, and technical reports, and ask how to submit a supplement. Deadlines and proof-of-loss requirements may apply — ask the carrier, in writing, which forms and deadlines govern your claim.

PART FOUR

Coverage Gaps That Surprise People

Contents are not automatically covered

Building coverage and contents coverage are separate purchases. It is entirely possible to insure the structure and not the furniture, appliances, electronics, and clothing inside it. That gap is most costly in a slab-on-grade or minimally elevated home, where floodwater reaches nearly everything sitting on the floor.

Basements and lower enclosures may have very limited coverage

NFIP coverage below the lowest elevated floor is highly restricted. Finished walls, flooring, furniture, and recreation rooms are often not covered the way owners expect. NFIP contents coverage in a basement is generally limited to specified eligible items — certain portable or window air-conditioning equipment, clothes washers and dryers, and food freezers and their contents — subject to the policy's exact wording. Some private flood policies offer broader basement coverage or an endorsement; read the actual contract before relying on it.

Outdoor property may not be covered

Pools, fences, landscaping, and other property outside the insured building are often excluded or limited. Damage happening on your property does not automatically mean it is covered.

Additional living expenses may not be covered

Standard NFIP coverage generally pays nothing toward a hotel, rental home, meals, or other living expenses while your home is uninhabitable. Some private policies offer loss-of-use coverage. This matters most in a widespread disaster, where contractor shortages keep families out of their homes far longer than a single-property loss would.

The primary limit may not be enough

A severe or total loss can exceed the primary flood policy limit. Excess insurance or a private policy with higher limits may be available. Measure your limits against rebuilding cost — not against the mortgage balance or the lender's minimum.

PART FIVE

Flood Claim Checklist

BEFORE

- ☐ Create and practice an evacuation plan.
- ☐ Photograph and video every room and major possession.
- ☐ Record model and serial numbers for valuable items.
- ☐ Store records securely off-site or in the cloud.
- ☐ Review building limits, contents, deductibles, and exclusions.
- ☐ Review basement and lower-enclosure limitations.
- ☐ Ask about excess and additional living expense coverage.
- ☐ Confirm the mortgage company listed on the policy.
- ☐ Save the policy, agent, and carrier contacts.
- ☐ Move valuables higher when it is safe to do so.
- ☐ Keep receipts for protective measures.

DURING

- ☐ Follow official alerts and evacuation orders.
- ☐ Protect people and pets before property.
- ☐ Never enter or drive through floodwater.
- ☐ Keep insurance and identification documents accessible.
- ☐ Track evacuation and temporary-lodging expenses.

AFTER

- ☐ Return only when authorities say it is safe.
- ☐ Confirm damage and report the claim promptly.
- ☐ Photograph and video everything before cleanup.
- ☐ Record the water line and affected materials.
- ☐ Create an itemized contents inventory.
- ☐ Photograph items before discarding them.
- ☐ Obtain a written restoration scope and price.
- ☐ Prevent further damage without unnecessary demolition.
- ☐ Preserve receipts, estimates, invoices, and communications.
- ☐ Confirm mortgage information with the adjuster.
- ☐ Ask whether an advance payment is available.
- ☐ Set a clear communication plan with the adjuster.
- ☐ Review the estimate and document needed supplements.
- ☐ Confirm all claim forms and deadlines in writing.

The Final Takeaway

A flood claim goes best when three things happen early: the family gets to safety, the damage is thoroughly documented, and everyone understands the policy.

Prepare before the forecast becomes urgent. Photograph the property, review the coverage, and make an evacuation plan. After a flood, document before you remove, clean, or discard. Ask questions before signing a restoration contract. Keep clear records, and set a practical communication routine with your adjuster.

None of that prevents a flood. All of it reduces uncertainty, protects the claim, and helps a household start recovering sooner.

You should not have to navigate a claim alone.

We are not claims adjusters and we cannot adjust your claim. What we can be is your advocate: helping you understand what your policy actually covers, keeping your documentation on track, and making sure the people handling your claim give you the service and responsiveness you are owed. Call us at any point in the process — before it starts is even better.

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