

National Flood Insurance Program Policy

CAT Frequently Asked Questions

Please note that this document is not intended to answer or address all nuances of flood claim handling but is intended to address those areas we feel are most prevalent at this time. Any questions that arise outside of this general format should be sent to the National Catastrophe Team (NCT) Flood Team for handling. Agents and agency support staff can call NCT Flood Team at 888-323-5872 (Prompt #4); policyholder inquiries are handled at 877-447-9386 (Prompt #3). For more details about the NFIP program, visit the <https://www.fema.gov/national-flood-insurance-program> - the official site of the NFIP.

Is there ALE on the flood policy?

No.

My house flooded; do I have to wait for the claim adjuster before I start repairs?

It is necessary to inspect and maintain the property after a flood recedes. Please take photographs and keep all receipts for any mitigation performed prior to inspection. Do not begin reconstruction, as it is necessary for the claim adjuster to see the damaged property in order to write a complete estimate.

My neighbors are tearing out their carpet and padding, should I pull mine out?

If the house was flooded and the carpet is soaked, I would recommend pulling the carpet out. Save a piece of both the carpet and pad at least 2 x 2 such that we can inspect it.

A lot of my stuff is ruined, water soaked for days and can't be saved. Do I have to keep it until the adjuster comes out?

It would be best to list the personal property that is damaged and save it for the adjuster to inspect/review. If possible, store the items outside in an area where it does not interfere with your daily activities. If it is not possible to safely maintain flood damaged items, take photos and make a list of damaged items.

My receipts were in the drawers and they are soaked, do I have to have them to file a claim?

No, you do not need receipts to file a claim. However, the adjuster will need know what the damaged items were, approximate age, if they were electronics for example a TV set what brand and where purchased. Many times the store where the items were purchased maintains a record. You may want to make some calls to see if the receipts are available from the store. If you can, try to salvage any receipts by drying them out.

Where can I get a denial letter to present to FEMA?

If a homeowner's claim is filed and the homeowner do not have a NFIP policy, a denial letter will be sent to the customer advising no coverage for flood.

If my roof is damaged and my house flooded, how do I handle that?

Report a claim on both your homeowners and NFIP policies. The NFIP and homeowners claim will be assigned separate adjusters. The adjuster will work with the customer to separate the wind from the flood damage and settle each claim appropriately.

Is the same person who handles my house going to handle my car?

No, separate adjusters are usually assigned to the auto and property claims.

Does the NFIP policy cover debris removal?

The NFIP policy covers the removal of property in, on or of the insured dwelling. There is no coverage for general cleanup of the insured yard or property. Also, there is no coverage for damage to plants or landscaping.

The food in the freezer and refrigerator is spoiled, is that covered by the flood policy?

Food is covered under the NFIP policy (contents coverage) if the flood waters touched and damaged the food.

What about consequential losses? Flood causes the power to go out and food spoils, is this covered?

Not unless the above criteria is met. Floodwaters must get into and damage the food and refrigerator. When food is covered, it is covered under the contents portion of the claim, so the customer must have contents coverage on the flood policy. Also, there is a separate deductible on contents with flood policies.

What kind of information do I need to have ready for the claim adjuster?

Separate the damaged from undamaged property. Make a list of the damaged items, how many, the age of the items and approximate cost.

I lost my cars and my house, am I going to get one adjuster to handle all of it?

No. See above question regarding same issue.

Is the claim check issued to only the homeowner?

NFIP requires all parties having interest in the property to be listed on the claim check.

I just paid off my Mortgage and would like for the claim payment issued to my name only. What do I need to do?

You will need to provide a copy of the mortgage payoff documents to our claims office and contact your agent to complete the endorsement of removing the mortgage company name

After the adjuster comes out, how long will it be before I get a check?

Once the flood adjuster has completed the flood damage estimate, a file examiner reviews the estimate for proper coverage's. When the review is completed, a proof of loss is sent to the insured for a signature. Once we receive the executed proof of loss back from the insured, a request for payment is submitted to Allstate's Flood Insurance Program, in Overland Park, Kansas. Payment requests are processed at that location and then are mailed to our customers within 10 to 14 business days via U.S. Mail.

Additional Tips:

If the roof or any other items sustained damage from windstorm, file separate claim under the homeowner's policy.

Vehicle damage from the weather event are reported separately for each car under the automobile policy

Contents damaged by flood are covered only if there is contents coverage on the NFIP policy and a separate deductible applies.

Visit <http://www.fema.gov> for more information

Flood Contact Information

Allstate Flood Claims Department

P.O. Box 672041

Dallas, TX 75267

Phone 888-323-5872 (Prompt #4)

Fax 866-655-0883

Proof of Loss Email: Claims@claims.allstate.com

Send photos & documents: Claims@claims.allstate.com