



WHAT IS A FLOOD LOSS AVOIDANCE?

Flood loss avoidance is a protective action taken to minimize flood damage and losses to buildings and personal property before a flood occurs.

WHAT'S COVERED UNDER A STANDARD FLOOD INSURANCE POLICY?

National Flood Insurance Program flood policies will cover up to \$1,000 in reasonable expenses incurred to protect a policyholder's insured property, and up to \$1,000 to move the policyholder's insured property away from a flood or imminent danger of a flood. To be eligible for this benefit, the insured property must be located in a community where:

- a general condition of flooding in the area exists; or
- an official has issued an evacuation order or other civil order for the community requiring measures to preserve life and property from flooding.

WHAT IS ELIGIBLE?

EXPENSES TO PROTECT PROPERTY

- Sandbags (including the sand to fill them)
- Fill to create temporary levees.
- Water pumps.
- Plastic sheeting and lumber used in connection with any of these items listed above.
- Labor – a policyholder may claim labor, including their own or a family member's labor, at the federal minimum wage. Labor charged by a professional may also be reimbursed.

EXPENSES TO MOVE PROPERTY TO SAFETY

- Up to \$1,000 for the reasonable expense to move insured property in order to protect it from flood, or the imminent danger of flood.

WHAT DO POLICYHOLDERS NEED TO KNOW?

- Personal property that is moved must be placed in a fully enclosed building or otherwise protected from the elements.
- Any property removed, including a moveable home (that meets the definition of a building in the flood policy), must be placed above ground level or outside of the special flood hazard area.
- Property removed is covered by a policyholder's flood policy for 45 consecutive days from the date the move begins.
- A deductible does not apply to these limits.



- The coverage does not increase the policy limits of the liability.

PAID RECEIPTS

Policyholders should keep copies of all receipts and a record of the time spent performing the work. They should be submitted to their insurance adjuster when they file a claim to be reimbursed.

HOW TO REPORT A FLOOD CLAIM

To report a claim policyholders should do the following:

- Contact their flood insurance agent or insurance company. Have policy number available.
- If a policyholder does not have their policy number, they can call 1-800-427-4661. They will need the following information with them when calling:
 - The name of their insurance company.
 - The date of their flood loss.
 - Their name, telephone number, and e-mail address. If they do not have access to a phone or email, provide the name and telephone number of someone who can reach them.

