

What To Do After A Flood

Steps To Take When Filing a Claim Under Your
National Flood Insurance Policy

- To report your claim:** You can report your claim by contacting your agent, calling 800-547-8676, or online at www.allstate.com/claims/report-claim.aspx.
- Document damages to your property:** Organize your property in order to document your loss. Take pictures of all damage. We want your photographs. No one knows your loss better than you.
- Make a list of personal property damages:** List the quantity, description, age, description, replacement cost amount, room/location of the items, and model and serial numbers if available for all damaged items.
- List areas of structural damage:** Make a list of structural damage you want to point out to your adjuster. Keep notes of any questions to ask your adjuster.
- Working with your adjuster:** Your adjuster will contact you to schedule an inspection to document your damages.
- “Scoping” your loss:** Your adjuster will take measurements, photographs, and note direct physical damage due to flood.
- Preparing a detailed estimate:** Your adjuster will prepare a detailed estimate of flood damages and submit this estimate for approval.
- Starting your repairs:** Contractors should provide you with a room by room detailed unit cost for each trade or repair (required by NFIP for additional payment consideration).
- Review and Approval:** All estimates are subject to review and approval. Your adjuster is not authorized to approve your claim.
- Signing the Proof of Loss:** Your adjuster will supply you with a Proof of Loss. A Proof of Loss must be signed and submitted within 60 days after the date of loss. A non-waiver is required to be signed if a claim is submitted for approval after 60 days from the date of loss. Once the signed Proof of Loss is submitted, your settlement checks will be requested from U.S. Treasury Funds. The check/checks will be sent to you via the US Mail.
- Request for Additional Payment:** Like your original claim, this request must be filed within 60 days after the loss. If you discover additional damage after the 60-day limit has passed, contact the Allstate Flood Claims Department at 888-202-3716 immediately. Claims filed after 60 days are decided on a case-by-case basis.
- Quality Assurance:** Allstate and the NFIP are committed to providing exceptional customer service. You may receive a phone call from an Allstate team member requesting to perform a phone survey. Additionally, an Allstate Quality Assurance adjuster or a NFIP General Adjuster may request a re-inspection of your property. This re-inspection is to verify the accuracy of your adjuster’s report and ensure the quality of your claim.

Flood Contact Information

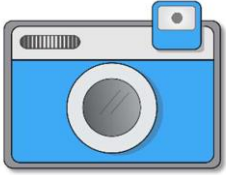
Allstate Flood Claims Department
P.O. Box 672041
Dallas, TX 75267
Phone 888-202-3716
Fax 877-292-9527

Please ensure that your claim number is listed on any fax or mailed documents.
Send photos, documents and Proof of Loss to Email: claims@claims.allstate.com
Please ensure that your claim number is listed in the subject line of your email.

Your Adjuster: _____

Adjuster Phone Number: _____

Claim Number: _____



TAKE PHOTOGRAPHS

Take photos of any water in the house and damaged personal property. If necessary, place these items outside the home. Your adjuster will need evidence of the damage and damaged items (e.g., cut swatches from carpeting) to prepare your repair estimate. If you can safely, take waterline photos with a tape measure on interior and exterior. Take photos throughout the mitigation process to show cut drywall, bagging of any materials, and items placed outside as they may be taken.



DOCUMENTATION OF UNAVOIDABLE DAMAGE

(Granite and Solid Surface Countertops)

The policyholder and contractor are required to salvage items not damaged due to flood water such as a **countertop, sink, toilet, vanity top, bathtub, shower stall** or other similar items for reutilization. Take photos throughout the process of repairs including how items are installed and if any damages occur. If damage occurs during removal, the policyholder should immediately notify the adjuster. The policyholder must retain and not discard items damaged during removal.

The policyholder can best support a request for paying when unavoidable damage occurs during the removal and replacement process with the following:

1. Clear photographs of the damage at the time of occurrence.
2. A signed detailed statement from the removal or repair contractor
3. The signed detailed statement must:
 - a. Explain the action taken to remove the item
 - b. State how the damage occurred.
 - c. Address salvage.



MITIGATE YOUR DAMAGES

(All Mitigation invoices should follow [FEMA Bulletin W-13025a](#) and [NFIP Claims Manual](#))

The SFIP does not cover damage from failure to inspect and maintain the property after a flood.

If a homeowner is prevented access to promptly remove wetted building and personal property items, and this delay directly results in water, moisture, mildew or mold damage to other building and personal property items not in physical contact with surface floodwater, this damage could be covered. As examples, local authorities may restrict access by order or prolonged inundating of floodwater may prevent access. You must include the proper documentation such as but not limited to photographs, an acceptable explanation, or a signed statement from you or community official, that supports the request for payment for damages above the water line.



REQUEST FOR ADDITIONAL PAYMENT

Here are some tips on speeding up your request for additional payment in the claims process:

- When submitting any contractors estimate, please submit a signed contract or paid invoice.
- In order to speak with your contractor/any persons not listed on the policy, written authorized permission to speak with the contractor is required.
- Have your mitigation contractor submit dry logs to support additional drying equipment that is being requested as well as any bagged items such as drywall or insulation.
- When identifying damage to tile flooring please provide photos that show water under the tile or close up photos of the damages to the tile.
- Any damages above the water line or not on original estimate will need additional documentation submitted for review. This includes any supporting technicians' reports stating damage due to flood and photographs showing location.