What should I do if my property is flooded?

1. Contact your insurance agent or insurance company right away. Have your policy or policy number handy at all times.

2. Give your phone numbers and addresses where you can be reached day or night.

3. When your insurance company adjuster contacts you, ask for identification. Do not permit an adjuster to inspect your property without proper I.D. Remember that unscrupulous repair men often try to take advantage of people who have suffered storm losses.

4. Protect your property from further damage. Take photos of your damaged property and make whatever reasonable temporary repairs are needed. *Especially:* cover broken windows and holes in the roof or walls. Keep a record of these repairs for possible reimbursement by your insurance company.

5. Remember: Flooding generally is **not** covered under homeowners policies. Flood insurance is a separate policy. The National Flood Insurance Program (NFIP) has an arrangement with private insurance companies to sell and service flood insurance policies. But the NFIP has its limits. You can get up to $250,000 for your house and $100,000 for what's inside it. If you need more coverage, you can purchase excess flood insurance through private insurers. Check with your agent or insurance company for more information.

6. If you do not have flood insurance, there are other possibilities for reimbursement. Check other policies for all opportunities for recovery.
   Examples:
   - Loss of food by spoilage due to electrical outages, or damage from power surges related to storms may be covered by your homeowners policy.
   - Damage to your motor vehicle may be covered under comprehensive coverage on your auto policy.
   - Some falling tree damage may be covered under homeowners policies as well.

7. Do not pay money, make any deposits for repairs, or sign any contracts for repairs until you have been instructed to do so by your adjuster and you have called the Better Business Bureau in your area to check out the people who are to do the work.

Louisiana Department of Insurance
Tim Temple, Commissioner

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