



FEMA

# Understanding Flood Loss Avoidance (Agents)

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## What is a flood loss avoidance?

Flood loss avoidance is a protective action policyholders take to minimize flood damage and losses to their 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 policyholders' insured property, and up to \$1,000 to move their 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 your 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 your property to safety:

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

## What do you 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 your 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:

- Contact you, their agent, or their insurance company. They should have their policy number available.
- If they do not have their policy number, they should 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, they should provide the name and telephone number of someone who can reach them