



Public Health
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Bismarck-Burleigh Public Health

Flood Insurance

Flooding is the most common disaster in the U.S. and can cause a variety of problems to urban and rural communities. However, by utilizing these suggestions, you can learn how to stay safe before, during and after a flood.

BEFORE THE FLOOD

Consider signing up for flood insurance. Just an inch of water in an average sized home can cause more than \$25,000 in damage. Do not count on federal disaster assistance. This assistance requires a presidential disaster declaration and reimbursement may come in the form of a disaster loan that must be repaid with interest.

According to the North Dakota Department of Insurance, you may purchase flood insurance covering up to \$250,000 of flood damage to your home. A standard flood policy will cover structural damage, including damage to a furnace, water heater, air conditioner, flooring (carpeting and tile), and debris clean up. For an additional premium, you may also purchase flood coverage for up to \$100,000 of damage to the contents of your home. Coverage is also available for up to \$500,000 for non-residential buildings and their contents.

Note that flood insurance premiums vary in cost depending on risk level for flood loss, the amount of coverage selected, type of coverage needed, and the deductible. You can purchase flood insurance at any time, however it is important to plan ahead. A flood insurance policy normally will not go into effect until 30 days after purchase.

IDENTIFY FLOOD ZONES

Flood zones are areas identified by the Federal Emergency Management Agency (FEMA). Each flood zone describes that land area in terms of its risk of flooding or flood plane management and insurance purposes. Everyone lives in an area with some flood risk - it's just a question on whether you live in a low-, moderate-, or high-risk area.

FLOOD INSURANCE CLAIMS

Contact your insurance agent/company to report your flood loss. Your adjuster will contact you after you report your claim, depending on local conditions. Be ready to provide the following information:

- Insurance company name.
- Policy number.
- Contact information where you can be reached.
- Mortgage company if property is mortgaged.



PREPARE FOR YOUR INSPECTION

Ensure property is safe to re-enter. Upon entry, take photos/video of damaged property. Try to demonstrate any structural damage, as well as standing floodwater levels inside and outside of the building, damage to appliances, furniture, and surroundings before removing/discarding anything.

- For appliances and electronics, make sure to capture video/photos of the make, model and serial number.
- Keep samples, along with photo/video evidence, from items such as flooring, wallpaper or drapes before disposal to share with the adjuster.
- Immediately dispose of any items that pose a health risk such as perishable food, clothing, cushions, pillows, etc., after capturing video/photos of them.
- Contact professional repair services if a building's electrical, water or HVAC systems are damaged. Consult your adjuster/insurance company before signing contracts/agreements with a cleaning, remediation or maintenance contractor.
- Contact your community building department and/or floodplain administrator to get information about property damage levels, how to better protect/repair your home and obtaining a building permit.

WORK WITH YOUR ADJUSTER

When your claims adjuster arrives, they should show you their official identification (Driver's license and Company AID or Flood Control Number card). They should also provide contact information (name, email, phone number) and the name and telephone number of their adjusting firm. Your adjuster should provide the following information:

- An explanation of the NFIP Flood Claims Process.
- An inspection of your property. Your adjuster will take measurements and photos to scope your loss.
- An explanation of advance payment and an explanation of if/how you can get one.
- Information on how you should present your loss to your insurance company and discussion about your policy coverage.

FOR YOUR INFORMATION

- Your insurance carrier, not the adjuster, is responsible to approve your claim.
- Provide a current mailing address and phone number if you are displaced.
- Ask your adjuster for information about Increased Cost of Compliance.
- Your adjuster should never ask you for money or collect your deductible.

DOCUMENT LOSS AND RECEIVE PAYMENT

- Speak with your agent about your insurance policy, what it covers, and read the Claims Handbook at <https://www.fema.gov/media-library/assets/documents/6659>.
- Provide photos and video of your flood loss to your adjuster.

GRACE PERIOD AFTER POLICY EXPIRES

Policies traditionally expire at 12:01 a.m. on the final day of the effective term, but you remain covered for 30 days after the expiration of the policy. Claims for losses that occur in this grace period may be honored, provided that the full renewal premium is paid by the end of the 30-day period. However, it is recommended not to let flood policies lapse. Doing so could cause you to lose any discounted rates you have been receiving. You may also not be in compliance with the terms of your mortgage agreement if your lender requires you to carry flood insurance coverage.