

Pests or Vermin

Be aware of potential pest problems, such as mice, rats, insects, or snakes that may have come with the storm. Remember that disasters and life-threatening situations will increase the unpredictable nature of wild animals. Contact your local animal control office, wildlife resource office, emergency management office, or health department for more help.



File an Insurance Claim

If a covered peril damages your home, you should act quickly to make the claims process go smoothly. Below are the steps to file a homeowner's claim after the event.

Step 1

Get in Contact with Your Insurance Company to Start the Claims Process

After experiencing a flood, contact your agent or insurance company to file a claim. Make sure you have the necessary information handy, including your policy number and a telephone and/or email address where you can be reached at all times. An adjuster should contact you within several days of filing your claim. If you do not hear from an adjuster, you can contact your insurance agent or company again.

Step 2

Document the Damage and Protect Your Property

Separate your damaged property from undamaged property. Your adjuster will need evidence of the damage to your home and possessions to prepare your repair estimate. Take photographs of all the damaged property, including discarded objects, structural damage, and standing floodwater levels. In addition, make a list of damaged or lost items and include their date of purchase, value, and receipts, if you have that information.

If your home is severely damaged and you need to find somewhere else to stay while repairs are made, keep records and receipts of all extra expenses you incur (e.g., hotel and restaurant expenses). Most homeowner insurance policies cover the "loss of use" of their home. Be aware that many policies do not cover these extra expenses if your home was subject to a mandatory evacuation order and there is no loss to your home.

Step 3

Work with Your Adjuster and Complete A Proof of Loss to Support Your Claim

Working with your adjuster can save time and help you get your settlement on time. Your adjuster will assist you in preparing a Proof of Loss, which is your sworn statement of the amount you are claiming including necessary supporting documentation. A Proof of Loss can contain many things, but must include the specific details set forth in your insurance policy.

You'll receive your claim payment after you and the insurer agree on the amount of damages and the insurer has your complete, accurate, and signed Proof of Loss. If a major claim event occurs, it may take longer than normal to process claims and make payments because of the number of claims submitted. If you have any questions about the laws of filing a claim in your state, call your insurance agent or your state insurance department.

Coping with Disaster

Disasters can have a significant impact on your mental health and that of your family, especially if your home, business, or personal property is destroyed. Seek crisis counseling if you or someone in your family is having issues with disaster-related stress. People may also be worried about infectious disease outbreaks like COVID-19. This can lead to discrimination against people, places, or nations. You can stop discrimination and stigma by knowing the facts and sharing them with your community.

Make sure you understand the individual effects of a disaster, recognize signs of disaster-related stress, and always handle and receive help for that stress. The emotional toll that disaster brings can sometimes be even more devastating than the financial strains of damage and loss of home, business, or personal property. For more information, visit [Ready.gov/coping-with-disaster](https://www.ready.gov/coping-with-disaster).

Giving and Receiving Support



Physical, emotional, and financial support after a disaster are important aspects of recovery. Make sure to get the support you and your family need to fully recover after an event.

Disaster Assistance

After a disaster, it's important to check local radio or television reports and other media sources for information about where to get emergency housing, food, first aid, clothing, and financial help. Post-disaster economic assistance programs may be available for some people. Direct help with food, shelter, supplies, and cleanup efforts can come from many organizations, including the American Red Cross, the Salvation Army, and local volunteer organizations. Following major disasters, the Federal Government can also provide support to people through temporary housing, counseling (for post-disaster trauma), low-interest loans and grants, and in other ways. The Federal Government also has programs that help small businesses and farmers.

Most Federal aid becomes available when the President of the United States declares a "Major Disaster" for the affected area. FEMA will give information through the media and community outreach about Federal aid and how to apply.