

Appealing your Flood Insurance Claim



The NFIP provides you with a process to appeal decisions regarding your flood insurance claim. This process will help you resolve claim issues, but it cannot give you added coverage or claim limits beyond those in your NFIP policy. In filing and completing your insurance claim, you may have questions, or need further explanations of decisions that have been made, especially with regard to coverage, dollar amount of damages, or your Proof of Loss. Note: before you may appeal, your insurer must make a final determination and send you a written denial of your claim or any part of it.

STEPS TO APPEAL YOUR CLAIM

1. Talk with your adjuster.

Talk with your adjuster, who has more knowledge about your claim than anyone. If you do not understand certain decisions regarding, for example, what is or is not covered or your damage estimate, contact your adjuster first.

2. Discuss with your adjuster's supervisor.

If you are not satisfied with the adjuster's answers or do not agree with the adjuster's decisions, get the contact information of the adjuster's supervisor.

3. Contact your insurance company.

If the adjuster's supervisor cannot resolve your issues, contact your insurance company and ask for a claims representative.

4. Contact FEMA.

If you still have questions or concerns after following the steps above, please contact the Federal Emergency Management Agency (FEMA).

Be sure to keep clear records of your attempts to resolve issues. Write down the names and titles of the people you speak with, dates of contact, their contact information, and details of the discussion. If you have to go further in appealing your claim, these records can be vitally important.

Write to:

Federal Emergency Management Agency
Mitigation Directorate
Federal Insurance and Mitigation Administrator
1800 South Bell St.
Arlington, VA 20598-3010

WHAT TO INCLUDE IN YOUR LETTER

Include the following items in an appeal letter to FEMA. (If, for some reason, your policy is not available, your insurance agent can provide details for the first three items.)

1. The Policy Number, policyholder's name and the property address as shown on the flood insurance policy's Declarations Page,
2. How you can be contacted, if you are away from your home,
3. The comprehensive details of your concern
4. The dates of contact and contact details for the persons with whom you have spoken in steps one and two.

WHAT TO INCLUDE WITH YOUR LETTER

Enclose copies of documentation of everything that supports your appeal. This may include the following:

1. A detailed list of damaged property and the value of individual items,
2. Supporting photographs, and/or
3. A contractor's detailed estimate to repair damages with supporting photographs. Comparing contractor and adjuster estimates in detail will help resolve differences.

ADDITIONAL DAMAGE

If you discover additional damage after filing a claim, contact your insurance agent or company immediately to file a Supplemental Claim. Please refer to the Flood Insurance Claims Handbook for more information.





ADDITIONAL APPEAL TIPS

- Please do not send originals of documents such as contractor's estimates. Send legible photocopies and keep originals in a safe place.
- Your claim will be reviewed, and you will be informed of FEMA's findings directly, with a copy going to your insurance company.
- If you do not agree with the final decision, please refer to your flood insurance policy. See the section entitled "GENERAL CONDITIONS, R. Suit Against Us."
- An appeal letter should be signed by the Named Insured (as it appears on your National Flood Insurance Program policy declaration page) or by a legal representative.
- The representative should clearly identify his/her relationship to the Named Insured. For example, a son or daughter could be handling a claim for an elderly parent. A legal representative may be asked to provide authorization from the Named Insured or a legal document verifying the relationship.