Flood & storm victims should be proactive with insurance issues

Commerce officials recommend that affected homeowners take the following three steps to begin the claims process with the National Flood Insurance Program.

Step One:

After a flood, contact your agent or insurance company to file a claim. Make sure you have the name of your insurance company and your policy number available. Also be sure to provide a telephone and/or email address where you can be reached at all times. The Minnesota Department of Commerce Consumer Response Team can help track down your information if it has been lost or damaged in the flood (call 800-657-3602).

Step Two:

Separate damaged 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 of the damaged property, including discarded objects, structural damage, and standing floodwater levels.
- Make a list of damaged or lost items, including purchase date, value, and receipts if possible.
- Officials may require disposal of damaged items, so place them outside the home if possible.

Step Three:

Your adjuster will provide you a proof-of-loss form. Use this form to file a claim with your insurance company within 60 days of the flood. This document substantiates the claim and is required for the National Flood Insurance Program (NFIP) or insurance company to make payment. 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 form.

MINNESOTA DEPARTMENT OF COMMERCE

FACTSINFODATA