



## What to Do After a Flood – Understanding the Claims Process

### **Now more than ever, you will appreciate the decision you made to purchase flood insurance.**

House floods are stressful for everyone involved, and you should be prepared for what to expect during the claims process. This helpful guide will show you the steps you should take immediately after your house floods – as well as what you should expect as a Selective customer from the initial claims process.

### **Cleaning Up After the Flood**

- Help prevent mold by removing wet contents immediately. Saturated carpeting, stuffed furniture, bedding (if wet) and any other items holding dampness, moisture or water inside the home should be removed – but samples saved.
- Walls, floors, doors, closets and shelves should be thoroughly washed and disinfected to help avoid mold.
- Thoroughly dry out the home's interior using a portable dehumidifier (rental costs may be covered by flood policy). Your air conditioner can also be used to start the drying process.
- If the walls are damaged, take photographs of the baseboard, then remove it. Knock small holes at floor level in the drywall between the wall studs to permit moisture trapped behind the drywall to seep out and begin drying.
- Have your furnace and hot water heater checked for damage. While they may seem to work, the floodwater may have damaged the internal elements.

### **Managing the Repair Process**

Most claims are settled within 30 to 60 days of the filing. Repairs however, will probably take longer than this, so it is important to be attentive during the process to make sure you are getting a quality job at a fair price.

- For major repairs, get a minimum of three estimates. Don't hesitate to question the contractors on variations in pricing.
- Make sure all estimates:
  - Provide work details
  - Give a fixed price
  - Are signed
- Never proceed with repairs on the basis of a verbal agreement.
- Natural disasters attract unqualified contractors looking to work cheaply for cash. Ask for state licenses and references, including names and phone numbers, and take the time to call them.

### **Rebuilding After a Flood**

It's not always easy, but the time you take to ensure proper repairs will be well worth it in the long run. While you can't control when it will flood, you can control how well you are prepared. Keeping accurate records, along with photos, receipts and itemized lists will help prepare you if your property is flooded in the future. And remember, your flood policy is not automatically renewed. It is up to you to renew your policy annually by contacting your flood insurance agent or Selective at (877) 348-0552.



## Steps to File Your Claim

Contact Selective at:

- Phone: (877) 348-0552
- Email: [floodclaims@selective.com](mailto:floodclaims@selective.com)
- Fax: (877) 647-1522

Be sure to have your policy number and a phone number where you can be contacted.

- If safe, collect any photos, receipts and itemized lists of your belongings you made prior to the flood.
- Take photos of the water and any of your property and belongings that may have been damaged by the flood.
- Selective will contact you with the name of the adjuster assigned to your account. You should work with the adjuster to calculate the damage in order to prepare an accurate estimate. The adjuster will provide a proof of loss statement for you to sign and return to Selective within 60 days of the date of loss. If you disagree with the adjuster, you may file your own statement within 60 days of the loss.
- Keep swatches (small samples) of damaged carpets or fabrics for your adjuster. Local officials may require disposal of damaged items.
- Review your policy, as flood insurance coverage is limited to certain elements in a basement, such as a furnace, a hot water heater and items essential to the building's structure.

## Don't Forget

Be informed – and be prepared. If a storm threatens your area, check for up to date tips on Selective's [Facebook page](#), [www.myselectiveflood.com](http://www.myselectiveflood.com) or visit [Floodsmart.gov](http://Floodsmart.gov).

**If you have any questions or would like more information, contact us today.**

(877) 348-0552 | [www.myselectiveflood.com](http://www.myselectiveflood.com)

