

TIPS FOR FLOOD INSURANCE

Flooding is a devastating disaster that can occur any time of year. One of the most common and most damaging myths related to flooding is that homeowners' or commercial property insurance will cover loss or damage caused by flood.

IF I HAVE FLOOD DAMAGE:

- If your home, apartment or business has suffered flood damage, call the insurance company or insurance agent who handles your flood insurance policy right away to **file a claim**.
- Even if you do not have a flood insurance policy, in the event of a catastrophic flood disaster, you may still want to file a claim with your homeowners' or commercial insurance company or insurance agent immediately.
- In case a flood area is declared a major federal disaster, proof of rejection of your flood-related claim from your homeowners' or commercial property insurance company may be required as part of determining eligibility for federal aid.
- In the event a claim, that was originally denied, is accepted at a later date, you will be required to reimburse any financial assistance or funding received from FEMA, not to exceed your claim settlement.
- Any **damage to personal or commercial vehicles caused by a flood** – even if the vehicle is parked in a garage – **is not covered under a homeowners' or commercial property policy**. The comprehensive coverage provision of your automobile policy, also listed as the "other than collision" provision in some insurance contracts, generally provides coverage for damage to vehicles caused by disasters including floods, subject to any applicable deductible.

TIPS TO FACILITATE FLOOD CLAIM SETTLEMENTS:

- Before any disaster occurs, make sure to prepare a detailed inventory of your property. Take pictures or make video recordings where possible. Try to save receipts of major items purchased. As a precaution, store this information away from the insured premises.
- If your property has been damaged as a result of a flood, take steps to prevent further damage, including boarding up your home to prevent looting.
- Obtain estimates covering repairs to structural damage.
- In addition, keep careful records of any additional living expenses you incur if you have to find other accommodations until your house is repaired to living conditions.
- Once your insurance company has determined that your loss is covered, an adjuster should be assigned to verify your claim and to determine the amount of the loss. Most claims are settled promptly, but some may require investigation.
- As with all types of insurance, the best advice is to understand your policy and be sure you have the proper coverage before an accident or disaster occurs.

While most insurers have policyholder service officers to handle your policy-related questions, we encourage consumers interested in further information on flood insurance coverage to contact the Division of Insurance by calling (775) 687-0700 or by visiting the Division's website at www.doi.nv.gov



Nevada Division of Insurance

Talk to us. We're here to help.