

Post-Inspection



Here is a re-cap of the important topics we discussed during your inspection.

✓ Advance Payment Requests

You may ask your adjuster for an advance payment to start the recovery process before your insurer settles your claim. NFIP insurers may issue an advance payment of up to 25 percent of estimated covered damages for each coverage type (i.e., building, contents), less deductible(s). **Please keep in mind that if the building has suffered a prior flood, your adjuster must verify that all damages were repaired prior to requesting an advance payment.** They will need to obtain and review prior loss repair documentation provided by the insurer to ensure repairs have been made, which may take time especially in cases of a large flood event. Please contact your adjuster directly to discuss whether an advance payment is appropriate for your claim.

Note: If you have a mortgage, your mortgage company must endorse all building payments, including any advance payments you receive. If you request an Advance Payment, you should contact your mortgage company as soon as possible to inquire about their endorsement process.

✓ Appliance & HVAC Service Calls

Depending on height and type of flood waters, your appliances and HVAC system may or may not be damaged beyond repair. In some cases, when the water levels are not high enough to reach critical components, or irreparable damage is in question, your insurer may require you to hire a service professional to determine the extent of flood related damages (i.e., a "service call").

In the event a service call is warranted, your insurer will provide coverage for a technician to inspect your appliances, HVAC system, water heater, etc. In this case, you will need to obtain the technician's report that details flood related damages and their recommended method of repair or replacement.

You must contact your adjuster to obtain guidance before disposing of your appliances or authorizing HVAC work. If your adjuster advises you that a service call is warranted, you should not dispose of your appliances or replace your HVAC system components before they are inspected by a technician and a report has been provided. Failure to follow this guidance may result in your carrier denying coverage for the repair or replacement of these items.

Before disposing of appliances, you should photograph each appliance and record the model and serial numbers for each. Appliances will typically have a visible tag from the manufacturer that displays the model and serial number.

Note: Coverage restrictions may apply to certain items based on your policy's coverages and the location of the item at the time of loss. You should consult your adjuster if you have questions prior to scheduling a service call. Washers and dryers and stand-alone freezers fall under Contents coverage. If you do not carry Contents coverage, no coverage may be provided for replacement of these items or for the related service call.

✓ Remediation Companies/Contractors

You may choose to hire a professional remediation company to assist with the process of removing flood-damaged, non-salvageable building materials; cleaning; applying a treatment to prevent the growth of mold and mildew; and performing additional building dry-out.

If and when considering a business or individual, ask for credentials. The company should be licensed, bonded and trained to perform remediation work. Hired services that are not qualified to perform flood damage remediation may charge for work that is not effective or not justified for the type of loss you have.

You should inform the company you hire that FEMA requires properly completed drying logs. A drying log supports the mitigation company's work and the final invoice for drying services. Typically, buildings can be dried within 72 hours or less. Contact your adjuster if your drying takes longer. **Once the work is complete, you will also need to send your adjuster the drying log along with the itemized invoice.**

A drying technician should check your building once every 24 hours to record moisture and humidity levels and ensure the building is drying properly. During these checks, the technician may move equipment around inside the building to adjust airflow, remove certain fans or introduce other equipment to facilitate drying.

Be aware that your insurer will have the right to review documentation from the remediation expert to determine if the work performed is covered, payable and reasonable.

Common expenses that are not covered on a flood claim, but could be charged to you, include:

- **Testing for mold.** Generally, mold is excluded under the SFIP, the policy will not pay to determine the type of mold, recommend a remediation protocol or remediate the mold, including the use of HEPA machines. Coverage is limited to the removal of non-salvageable flood-damaged building material and application of an anti-microbial to prevent the growth of mold and mildew.

Post-Inspection



- **Checking for pollutants.** Testing, monitoring and cleanup of pollutants is only covered when required by law and is limited to the area of the building damaged by flood. A copy of the order requiring the work and a copy of the law or ordinance is required for reimbursement under the claim.
- **Extra charges for labor, personal protection, air-filtering machines or HEPA filters.** These charges are often already accounted for under separate charges. For example, if your invoice includes a unit price to remove flood-damaged building items, the unit price includes all charges related to labor, materials and equipment usage.
- **Using dehumidifiers or air movers inside your flood-damaged building before work begins.** Drying equipment should not be used before non-salvageable flood-damaged building materials and contents are removed, cleaned or treated against mold and mildew.

Please provide your remediation project supervisor or lead technician with a copy of FEMA Bulletin W-13025A, which provides claims guidance regarding coverage for structural drying under the Standard Flood Insurance Policy (SFIP). A copy of this bulletin is available at: <https://nflpservices.floodsmart.gov/sites/default/files/w-13025a.pdf>

✓ Contents Inventory & Photos

If you purchased Contents coverage, you must provide a detailed inventory of damaged personal property and include any necessary documentations to support your inventory. While your adjuster will attempt to photograph and document as many items as possible during their inspection, some items such as those inside boxes, behind or under furniture, or in large piles are not captured. You are urged to photograph *all* items that you intend to claim before you dispose them. Photos should clearly show a physical change caused by flood for the items you are claiming. Items that are valuable and/or may be able to be repaired to their pre-flood condition should not be disposed of until you have received guidance from your adjuster. **Please keep in mind that no coverage can be provided for items that were disposed of before being photographed and documented.**

Your adjuster will provide you with a copy of an Inventory Worksheet that you can use to inventory your flood damaged personal property. Your adjuster will also provide you with information about different methods of uploading your photos for use in their report.

✓ Items not Evidently Damaged by Flood

As you begin removing flood damaged building material from the building, care should be taken not to dispose of items that were not directly and obviously damaged by flood, or may not be irreparably damaged. Some examples may include, but are not limited to, door knobs and lock sets, kitchen and bathroom faucets, shower glass doors and hardware, toilets, upper cabinetry, interior HVAC units, etc. If an item has not come into direct contact with flood waters, it should be considered salvageable in most cases. When in doubt, discuss with your adjuster which items they intend to recommend coverage to replace and which items should be detached and reset.

FAQs

What if I don't agree with your Estimate(s)? If you don't agree with the estimate of damages, you should contact your adjuster. You can often reach a resolution by simply discussing your concerns. Your adjuster may request additional documentation such as photographs, technician reports, contractor statements, etc. In order to substantiate your claim. These items will be provided to your insurance carrier with the estimate of damages to further document and substantiate your claim.

What is a Denial Letter? For any items that are not covered by the Standard Flood Insurance Policy (SFIP), your Insurance carrier will issue a written statement of coverage denial that will be mailed to your mailing address. This letter will provide details of what items were not covered and why.

How do I file an appeal with FEMA? If you do not agree with the denial of certain coverages, you will have an opportunity to appeal this decision. Note that you must submit a Proof of Loss for all undisputed damages, as recommended in your adjuster's estimate(s), before beginning the appeal process.

I've signed my Proof of Loss. What happens next? Once you've signed your Proof of Loss, your adjuster will send their report to your insurer for review. If your insurer is in agreement with the recommendations that have been made, and approves the adjuster's report, then your claim will be processed and payment will be issued. As a reminder, neither your adjuster, nor Colonial Claims, can issue payment. Processing times vary for each insurer. In the event you or your contractor discover additional flood damages that were not included in your original estimate, or if your cost to replace/repair items of the same like, kind, and quality exceed the allowance provided in your original estimate, a Request for Additional Payment (RAP) can be considered. You should contact your adjuster to inquire about a Request for Additional Payment (R.A.P.) and the required supporting documentation.