

# Appealing Your Flood Insurance Claim



*After you receive your adjuster's estimate, you may have questions or concerns or need further explanations of decisions that have been made, especially with regard to coverage or the dollar amount of damages. An appeal will help you resolve claim issues, but it cannot give you added coverage or extend claim limits beyond those in your flood insurance policy.*

## 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.

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

### 2. Contact your insurance company.

If the adjuster's supervisor cannot resolve your issues, contact your insurance company's claim representative. Ask your insurance agent or your insurance company representative for assistance.

### 3. Contact FEMA.

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

#### Write to:

Federal Emergency Management Agency  
Mitigation Division  
Risk Insurance Branch  
ATTN: Director of Claims  
500 C Street, SW  
Washington, DC 20472

## WHAT TO INCLUDE IN YOUR LETTER

Include the following six 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, as shown on your NFIP policy's Declarations Page
2. The policyholder's name, as shown for the Named Insured on the Declarations Page
3. The property address, as shown on the Declarations Page (not your mailing address, if it is different from the property address)
4. How you can be contacted, if you are away from your home
5. The details of your concern (please be as comprehensive as possible)
6. The dates of contact and contact details for the persons with whom you have spoken in steps one through three

## WHAT TO INCLUDE WITH YOUR LETTER

Enclose 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 to file a Supplemental Claim. Please refer to the Flood Insurance Claims Handbook for more information.





## **ADDITIONAL APPEAL TIPS**

### **Keep Records of Your Appeal**

- At each step, you should 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.

### **Send Copies, Keep Originals**

- Please do not send originals of documents such as contractor's estimates. Send 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 of your claim going to your insurance company.
- If you do not agree with the final decision, please refer to your flood insurance policy. See the **GENERAL CONDITIONS, R. Suit Against Us**.

### **REMINDER**

- An appeal letter should be signed by the Named Insured (as it appears on your NFIP policy) 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.