

Resources for Nebraska Flood Victims

Frequently asked questions:

My home was damaged when flood water entered my home. Will my homeowners or renters policy cover the loss?

Most standard homeowners and renters policies do not typically cover water damage due to flood for the structure or its contents. If you bought flood insurance, contact the agent who sold you the policy or the National Flood Insurance Program at floodsmart.gov/

How do I file a National Flood Insurance Program flood claim?

The following link contains information outlining the flood insurance claims process:
floodsmart.gov/flood/how-do-i-file-my-flood-claim.

What if my vehicle is damaged as a result of the flood? Will my automobile coverage cover the loss?

It depends on the type of insurance coverage you have. Vehicle liability insurance does not cover flood damage—it insures you against damage you cause or are liable to others. Flooding would cause physical damage to your own vehicle which would be insured by a coverage called Comprehensive Coverage. If you carry comprehensive coverage on your automobile policy, the policy will likely cover the damage caused by flooding. Call your insurance agent to verify coverage.

What if I experience a flood-related loss to livestock or farm equipment?

Some farm property policies may include coverage for these types of losses. It is important to contact your insurance agent or insurance company to learn if your policies have such coverage.

How long do I have to report my loss?

Immediately following a disaster, you should contact your insurance company whether it is for a homeowners, renters or auto insurance claim. Most insurance companies have toll-free numbers that are designed to handle new claims. You can find many of the insurance company claim numbers for companies licensed in Nebraska on the Department of Insurance website at doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/InsurersClaimsofficePhoneNumbers.pdf. Keep in mind that this listing is not all inclusive. If you need assistance finding a company not listed, call the Department of Insurance on its toll-free consumer hotline at 1-877-564-7323 for assistance in finding a number.

What happens after I report my claim?

Your insurance company should send out an adjuster to inspect your damage. If circumstances allow, make a list of all property damaged or destroyed, take pictures, keep a record of expenses, keep original bills and receipts for lost items. Submit these along with your claim to the insurance company.

What if my insurance does not cover all of the damage to my home or personal property?

You may be eligible for benefits under the FEMA program if you are unable to pay for the repair or replacement of essential parts of your home or essential personal property. FEMA information for policyholders can be found at www.fema.gov/information-policyholders.

Dealing with home repair contractors.

When it comes time to repair damage, be watchful for unscrupulous contractors. Be cautious when signing post-loss assignments for homeowners insurance claims. See the Department of Insurance consumer alert, "Post Loss Assignments of Claims" found on the Department's website at doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/ConsumerAlertPostLossAssignments_0.pdf.

Other Helpful Links Following a Loss

The Department of Insurance has several brochures and consumer alerts available on its website at doi.nebraska.gov. Links from the Department's website that may be helpful include:

Flood Insurance Claims Handbook:

<https://www.fema.gov/media-library/assets/documents/6659?id=2184>

Flood Outreach Toolkit:

<https://doi.nebraska.gov/public-info/flood-outreach-toolkit>

After the Storm—The Disaster Claims Process:

https://doi.nebraska.gov/sites/doi.nebraska.gov/files/doc/AfterTheStorm-DisasterClaimsProcess_0.pdf

Filing an insurance-related complaint with the Department of Insurance:

doi.nebraska.gov/consumer/consumer-assistance

More Information

If you have insurance-related questions or concerns, please contact the Nebraska Department of Insurance locally at 402-471-2201, or call its toll-free consumer hotline at 1-877-564-7323. Additional information is available on the website at doi.nebraska.gov.