



FEMA

Disaster News

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I Have Flood Insurance, So What Do I Do Now?

LACEY, WASH.- There have been more than 800 flood insurance claims in Washington State due to the Nov. 2-11 severe storms, Federal Emergency Management Agency (FEMA) officials said. While most of these claims come from Snohomish and King Counties, Packwood and Randle in Lewis County posted 40 claims, a significant number for these small communities.

Many residents and business owners appreciate the importance of flood insurance, but having experienced the devastation of a flood, they may ask: "What do I do now?"

"It's crucial to begin the recovery process right away," said George Currin, FEMA national flood insurance program group supervisor. Currin encourages flood survivors to call their insurance agent or company with their policy number and contact information. An adjuster will be assigned in a few days and a visit will be scheduled.

"It is a good idea to get an estimate for repair or replacement of the damages. Then work with your adjuster to determine what needs to be repaired or replaced," said Currin.

After the flood, cleanup should begin as soon as it is safe to enter your home. Itemize your possessions. Collect pre-flood photos and/or purchase receipts, and make an itemized list of damaged property. Take photos of the standing water and ruined items in your house.

Using the above information you can manage your claim so that you receive the insurance benefits due to you and have your home and possessions restored successfully.

"The U.S. Small Business Administration (SBA) low-interest disaster loans cover real estate and personal property losses not covered by insurance. We have found in previous disasters that flood or other insurance does not always cover all the costs to repair or replace disaster-damaged property," said Richard Jenkins, from the SBA public information office.

Do not wait for an insurance settlement to complete and return your SBA disaster loan application. SBA can process your application subject to insurance settlements.

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FEMA manages federal response and recovery efforts following any national incident, initiates mitigation activities and manages the National Flood Insurance Program. FEMA works closely with State and local emergency managers, law enforcement personnel, firefighters, and other first responders. FEMA became part of the U.S. Department of Homeland Security on March 1, 2003.

SBA is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses of all sizes, and private non-profit organizations fund repairs or rebuilding efforts, and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover uninsured and uncompensated losses and do not duplicate benefits of other agencies or organizations.

Disaster recovery assistance is available without regard to race, color, sex, religion, national origin, age, disability, economic status or retaliation. If you or someone you know has been discriminated against, you should call FEMA toll-free at 1-800-621-FEMA (3362) or contact your State Office of Equal Rights. If suspicious of any abuse of FEMA programs, please contact the fraud hotline at 1-800-323-8603.

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