



FEMA

After the Flood – What Flood Insurance Policyholders Need to Know

May 2018

NFIP Policyholders Must Follow the Guidelines of their Flood Policy When Cleaning Up

It is the responsibility of all National Flood Insurance Program (NFIP) policyholders to minimize the growth and spread of mold as much as possible. NFIP flood insurance policies will not cover mold damage if a policyholder fails to take action to prevent the growth and spread of mold.

In some instances, it's just not possible for a policyholder to get to the property and clean up and remove the mold. The damage may be covered when:

- A legally authorized official has banned entrance into the area (possibly as a result of downed trees, downed power lines, washout/destruction of roadways, and any other reason the official may restrict entrance); and or
- Floodwaters remain around the home or in the area impeding the policyholder's ability to inspect and maintain the insured property.

Before discarding items, policyholders should be sure to document their damage using photos and/or videos. The policyholder should retain, for the adjuster, samples or swatches of carpeting, wallpaper, furniture upholstery, window treatments, and other items where the type and quality of material may impact the amount payable on the claim. Properly documenting damaged property is critical for your flood claim, so discuss what your policy requirements are with your insurance agent and adjuster.

To learn more about safe and effective flood cleanup, visit the U.S. Department of Environmental Protection Agency's website to download a **Homeowner's and Renter's Guide to Mold Cleanup After Disasters** ([cdc.gov/mold/pdfs/homeowners_and_renters_guide.pdf](https://www.cdc.gov/mold/pdfs/homeowners_and_renters_guide.pdf)).

Read more about the **NFIP flood claims process** (floodsmart.gov/flood/how-do-i-file-my-flood-claim).

NFIP flood insurance does not cover Additional Living Expenses, including temporary housing, so in addition to filing your flood claim, it's important to register for FEMA assistance online, at DisasterAssistance.gov, by downloading the **FEMA mobile app** (fema.gov/mobile-app), or by calling **1-800-621-FEMA (3362)**. For individuals who are deaf, hard of hearing, or have a speech disability using 711 or VRS, please call **1-800-337-4262**. For individuals using a TTY, please call **1-800-462-7585**.