

Flood Claim Checklist

Before, during, and after — the steps that protect your family first and your claim second.



RULE ONE

People and pets first. A policy covers a house and its contents. It cannot cover a life.

RULE TWO

Photograph before and after.

Documentation is the difference between a smooth claim and a hard one.

RULE THREE

Know your coverage now. Not on the day the water arrives. Contents and building are separate.

BEFORE On a dry day, while there is time

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| ☐ Create and practice an evacuation plan | ☐ Photograph and video every room and major possession |
| ☐ Record model and serial numbers for valuable items | ☐ Store records securely off-site or in the cloud |
| ☐ Review building limits, contents, deductibles, exclusions | ☐ Review basement and lower-enclosure limitations |
| ☐ Ask about excess and living-expense coverage | ☐ Confirm the mortgage company listed on the policy |
| ☐ Save policy, agent, and carrier contacts offline | ☐ Move valuables higher and keep protection receipts |

DURING Nothing here is worth a life

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| ☐ Follow official alerts and evacuation orders | ☐ Protect people and pets before property |
| ☐ Never walk, swim, or drive through floodwater | ☐ Keep insurance and ID documents accessible |
| ☐ Track evacuation and temporary-lodging expenses | ☐ Return only when authorities say it is safe |

AFTER Document before you remove, clean, or discard

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| ☐ Confirm damage and report the claim promptly | ☐ Photograph and video everything before cleanup |
| ☐ Record the high-water line and affected materials | ☐ Create an itemized contents inventory |
| ☐ Photograph items before discarding them | ☐ Get a written restoration scope and price |
| ☐ Prevent further damage without over-demolishing | ☐ Preserve receipts, estimates, invoices, messages |
| ☐ Confirm mortgage information with the adjuster | ☐ Ask whether an advance payment is available |
| ☐ Set a communication plan with the adjuster | ☐ Confirm claim forms and deadlines in writing |

You should not have to navigate a claim alone.

We are not claims adjusters. We are your advocate — helping you understand your policy and making sure your claim gets the service it deserves.

855-225-3566

www.statewidefloodinsurance.com

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