

## Information for Policyholders

### Check the policy and declarations page

Make sure all the information is correct, including information about your mortgage company. If your mortgage information is shown incorrectly, call your insurance agent or company representative immediately.

### Secure important papers

- Keep originals of important documents in a safe place, preferably in a safe deposit box.
- Be sure your papers include contact information for your insurance agent or company, important receipts, your flood insurance policy and documentation on the contents of your home.
- Keep copies of important papers in the safest, most accessible place in your home or business that is not subject to flooding.
- Detailed documentation will make filing your claim much easier. If floodwaters actually carry away your property, this list and the photos and receipts will be important to documenting your loss.

### Prepare your home

- If you own a sump pump, first make sure it works and install a battery-operated backup, in case of a power failure. Installing a water alarm will also let you know if water is accumulating in your basement.
- Clear debris from gutters and downspouts.
- Anchor any fuel tanks.
- Raise your electrical components (switches, sockets, circuit breakers, and wiring) at least 12 inches above your home's projected flood elevation.
- Place the furnace, water heater, washer, and dryer on cement blocks at least 12 inches above the projected flood elevation.
- Move furniture, valuables, and important documents to a safe place.

### List and document your property

If you purchased coverage for the contents of your property, have a detailed list of your home or business's contents and or your personal property. Include:

- Date and place of purchase
- Model number
- Serial number (for large appliances)
- Descriptions
- Original purchase costs (with receipts, if possible)
- Photos or video of your home's interior and your personal property

### Speak with your insurance agent

Call your insurance agent or company representative to report your flood claim. This can vary from company to company, so knowing how to proceed can save a lot of effort later.

After a flood, it may be difficult to get in touch with your agent or insurance company. Power and phone service may be unavailable or phone lines may be overwhelmed with other callers.

### Prepare your possessions

Create a file with information about your possessions and keep it in a secure place, such as a safe deposit box or waterproof container. This file should have:

Copy of your insurance policies with your agent's contact information.

Household inventory with a written and visual (i.e., videotaped or photographed) record of all major household items and valuables stored in basements, attics or garages. Include serial numbers and receipts for major appliances and electronics. Have jewelry and artwork appraised. These documents are critical when filing insurance claims. For more information, visit [www.knowyourstuff.org](http://www.knowyourstuff.org).

Copies of other critical documents including finance records or receipts of major purchases.

### Plan an emergency contact

After a flood, you may be unable to stay in your home. Provide emergency information to your insurance agent and family so they can reach you.