



# DISASTER RESPONSE

# RESOURCES

## **Insurance and FEMA Considerations for Those with Property Damage Resulting from Floods**

*Toolkit for CBF Congregations  
and Disaster Recovery Teams*

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 Cooperative  
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Disaster Response

# **Insurance and FEMA Considerations for Those with Property Damage Resulting from Floods**

## **Toolkit for CBF Congregations and Disaster Recovery Teams**

When disaster recovery teams are mobilized to assist their own communities and elsewhere, they must be adequately informed before advising and assisting flood victims with the repair and/or replacement of property. The following pointers should be considered prior to any direct intervention.

A disaster must be declared by the President of the United States, to utilize FEMA (Federal Emergency Management Agency) involvement. In large-scale disaster scenarios, there are often federal declarations of disaster through which FEMA would be involved. However, smaller, localized events may not be classified as federal disaster areas, but could be classified as such by local and/or state government. The potential role of FEMA and other agencies must be considered when responding to emergencies such as floods.

Keep the following in mind when advising those with property damage:

- If a property owner has flood insurance, have them immediately complete the FEMA application process (<https://www.floodsmart.gov/>) and notify their insurance agent. Remember, the local insurance carrier is only the “front person” for FEMA and will not be able to fully help as the property owner will be dealing with FEMA.
- If a car is lost, make sure the insurance company knows and walks the owner through the process
- If a fire and water cleanup and restoration company, such as ServPro is needed, the property owner needs to get on the list for clean-up/remediation. As these companies will be dealing with many requests, it will be important to get on the list early.
- Advise the property owner to take pictures of every room and closet in its damaged state
- Advise the property owner to take pictures or video of the damaged items and serial numbers as far as possible
- Encourage the property owner to start an inventory list (e.g., spreadsheet that documents the following – item name, brand, serial number, price paid and year purchased; provide estimates as needed, perhaps “googling” the items to determine the current cost). This information should be kept for the claim process.
- As FEMA will assign an adjuster to come to the property, the owner should try not to remove items from the current state unless absolutely necessary for health or safety reasons. The property owner should seek clarity from the adjuster as to what is covered and what is not. For example, some appliances are covered while others are not. In most cases, pools are not covered.