

FLOOD CLAIM DOCUMENTATION LETTER

Document Category: Structural & Property-Specific

Document Number: 06 of 33

Your Information

- **Name:** [Your Name]
- **Address:** [Your Address]
- **City, State ZIP:** [City, State ZIP]
- **Phone Number:** [Phone Number]
- **Email Address:** [Email Address]
- **Date:** [Date]

Transmission Method

SENT VIA CERTIFIED MAIL, FAX, AND EMAIL

Tracking #: [Number]

Recipient Information

National Flood Insurance Program

c/o [Insurance Carrier Name]

[Carrier Address]

[City, State ZIP]

Copy to: FEMA NFIP Direct

[FEMA Address if known]

Re: NFIP FLOOD CLAIM SUBMISSION - TIME SENSITIVE

- **Policy Number:** [NFIP Policy #]
- **Claim Number:** [Claim #]
- **Date of Loss:** [Date of Loss]
- **Loss Location:** [Loss Location]
- **FEMA Declaration:** [If applicable, Declaration #]
- **Flood Zone:** [Zone designation from policy]
- **Community #:** [CID Number]

Dear NFIP Claims Representative:

This letter provides comprehensive documentation for my flood insurance claim resulting from [detailed flood event description: e.g., "overbank flooding from the [River Name] following 8.5 inches of rainfall in 24 hours"] on [Date of Loss]. The property experienced [height] feet [inches] of flood water intrusion above the lowest floor, causing extensive damage to the structure and contents.

CRITICAL TIME LIMITATIONS ACKNOWLEDGMENT

I understand the following NFIP deadlines:

- **60 DAYS:** Proof of Loss submission deadline from date of loss
- **1 YEAR:** Deadline to file lawsuit if claim disputed
- These deadlines cannot be extended by adjuster promises

DETAILED FLOOD EVENT DOCUMENTATION

Flood Characteristics

Water Source and Type:

- Primary source: [River overflow/Storm surge/Surface water/Sewer backup/etc.]
- Secondary sources: [if applicable]
- Water category: [Category 1 (clean)/Category 2 (gray)/Category 3 (black)]
- Contamination observed: [sewage/chemicals/oil/debris]

Flood Progression Timeline:

- First water observed: [Date/Time]
- Water began entering structure: [Date/Time]
- Peak flood level reached: [Date/Time]
- Water began receding: [Date/Time]
- Property accessible: [Date/Time]
- Total duration of flooding: [hours/days]

Maximum Water Heights (Measured and Marked):

- Exterior water line: [height] above grade
- Interior water line: [height] above lowest floor
- Basement/Crawlspace: [height] from floor/ground

- Garage: [height] above slab
- Other structures: [specific measurements]

Flood Velocity and Debris:

- Water velocity: [Still/Slow moving/Rapid]
- Debris impact damage: [describe if applicable]
- Sediment deposit depth: [inches]
- Erosion/scour observed: [locations]

COMPREHENSIVE BUILDING DAMAGE INVENTORY

Foundation and Structural Systems

Foundation Damage:

- Type of foundation: [Slab/Crawlspace/Basement/Piers]
- Cracks documented: [number, locations, widths]
- Settlement observed: [measurements at corners]
- Undermining/erosion: [locations and extent]
- Hydrostatic pressure damage: [describe]
- Foundation vent damage: [number damaged of total]

Crawlspace/Basement Specific:

- Standing water depth: [current depth if any]
- Mud/sediment depth: [inches]
- Vapor barrier destroyed: [square footage]
- Insulation contaminated: [square footage]
- Support posts/piers: [number damaged]
- Sump pump system: [operational status]

Building Systems Damage

Electrical System:

- Main panel submerged: [Yes/No, duration]
- Circuits affected: [number of total]
- Outlets below flood line: [number]

- Switches below flood line: [number]
- Fixtures damaged: [itemized list]
- Emergency disconnect required: [Yes/No]
- Electrician assessment: [Company, License #, findings]

HVAC System:

- Furnace/Air handler: [Height of water intrusion]
- Ductwork contaminated: [linear feet]
- Condenser unit: [damage description]
- Thermostat/controls: [damage status]
- Insulation on lines: [replacement needed]
- HVAC contractor quote: \$[amount]

Plumbing System:

- Water heater submerged: [height, gas/electric]
- Well pump/pressure tank: [if applicable]
- Septic system: [if applicable, damage description]
- Fixtures contaminated: [list]
- Supply lines compromised: [locations]
- Backflow preventer status: [if applicable]

Appliances (Covered under Building):

- Dishwasher: [water height reached, operational status]
- Garbage disposal: [status]
- Built-in microwave: [if affected]
- Central vacuum: [if applicable]
- Other built-ins: [list with status]

Living Space Damage Detail

Room-by-Room Building Documentation:

Living Room: [dimensions]

- Flooring type and damage: [e.g., "hardwood, cupping observed"]

- Drywall water line: [height on each wall]
- Drywall removal required: [square footage]
- Insulation replacement: [square footage]
- Base molding: [linear feet]
- Door/casing damage: [number and type]
- Electrical components: [outlets, switches affected]

Kitchen: [dimensions]

- Cabinets lower: [linear feet, replacement required]
- Cabinets upper: [if affected]
- Countertops: [material, linear feet]
- Flooring: [type, square footage]
- Drywall removal: [square footage]
- Tile backsplash: [if damaged]
- Under-sink damage: [plumbing/disposal]

Bedrooms: [number and dimensions each] [Repeat similar detail for each bedroom]

Bathrooms: [number and dimensions each]

- Vanity cabinets: [replacement required]
- Toilets: [contamination level]
- Tub/shower surrounds: [damage description]
- Flooring: [type and condition]
- Drywall: [removal square footage]

Other Affected Spaces: [Detail for each space]

CONTENTS DAMAGE DOCUMENTATION

Detailed Contents Inventory by Room

NFIP Contents Coverage Available: \$[amount] (max \$100,000)

Living Room Contents:

Item Description	Age	Original Cost	Replacement Cost	Depreciated Value
Sofa, 3-seat fabric	[age]	[\$amount]	[\$amount]	[\$amount]
Television, [size/brand]	[age]	[\$amount]	[\$amount]	[\$amount]
[Continue detailed list]				

Room Subtotal: \$[amount]

Kitchen Contents:

Item Description	Age	Original Cost	Replacement Cost	Depreciated Value
Refrigerator, [brand/model]	[age]	[\$amount]	[\$amount]	[\$amount]
Cookware set	[age]	[\$amount]	[\$amount]	[\$amount]
[Continue detailed list]				

Room Subtotal: \$[amount]

[Continue for all rooms]

TOTAL CONTENTS CLAIM: \$[amount]

Special Considerations for Contents

- Antiques/collectibles: [list with appraisals if available]
- Electronics data recovery: [computers/drives affected]
- Important documents: [describe what was lost]
- Prescription medications: [replacement needed urgently]
- Photographs/memorabilia: [restoration possible?]

FLOOD MITIGATION EFFORTS

Pre-Flood Preparations Taken

[If applicable, shows mitigation efforts]

- Monitored flood warnings starting: [date/time]
- Sandbags placed: [number and locations]
- Vehicles moved to higher ground: [when]
- Furniture elevated: [what items, when]
- Utilities shut off: [when, by whom]

- Important documents secured: [location]
- Photographs taken pre-flood: [available]

Post-Flood Mitigation

Immediate Actions (Within 48 hours):

- Water extraction began: [date/time, company name]
- Fans/dehumidifiers deployed: [number, CFM rating]
- Affected contents moved: [where]
- Contaminated materials removed: [what, when]
- Photos/video taken: [number, before cleanup]
- Utilities made safe: [by whom]

Professional Mitigation Services:

- Company: [Name, License #, Certification]
- Services performed: [detailed list]
- Equipment used: [number and type]
- Duration: [start to end date]
- Documentation: [moisture logs, photos]
- Invoice total: \$[amount]

INCREASED COST OF COMPLIANCE (ICC)

Substantial Damage Determination

Local Floodplain Manager Assessment:

- Official's name: [Name, Title]
- Assessment date: [Date]
- Market value of structure: \$[amount]
- Repair cost estimate: \$[amount]
- Damage percentage: [%]
- Substantial damage declared: [Yes/No/Pending]

ICC Requirements if Substantially Damaged:

- Elevation required to: BFE + [feet]

- Current elevation: [feet] below BFE
- Elevation cost estimate: \$[amount]
- Alternative mitigation: [if applicable]
- Requesting maximum ICC benefit: \$30,000

Building Code Compliance Issues:

- Electrical system upgrade to current code: \$[amount]
- Flood vents required: [number] at \$[amount each]
- Breakaway walls required: [if applicable]
- Utility relocation required: \$[amount]

COVERAGE LIMITS AND DEDUCTIBLES

NFIP Policy Limits

- Building Coverage: \$[amount] (maximum \$250,000 residential)
- Contents Coverage: \$[amount] (maximum \$100,000)
- ICC Coverage: \$30,000 (if eligible)
- Building Deductible: \$[amount]
- Contents Deductible: \$[amount]

Understanding of Coverage

- Basement limitations understood
- Depreciation on contents expected
- No coverage for additional living expenses
- No coverage for lost business income
- Moisture removal covered under building

PROFESSIONAL DOCUMENTATION ENCLOSED

1. Flood Remediation Company Assessment

- Company: [Name, IICRC Certification #]
- Detailed scope of work
- Moisture mapping documentation
- Thermal imaging results

- Total estimate: \$[amount]

2. **Structural Engineer Evaluation**

- Engineer: [Name, PE License #]
- Foundation assessment
- Structural integrity findings
- Repair recommendations
- Sealed report enclosed

3. **Elevation Certificates**

- Pre-event EC dated: [date]
- Post-event EC dated: [date]
- Surveyor: [Name, License #]
- Changes noted: [if any]

4. **Contractor Repair Estimates**

- Three detailed estimates attached
- Range from \$[low] to \$[high]
- Code compliance items noted

5. **Environmental Testing**

- Mold/bacteria testing results
- Asbestos testing (if older home)
- Lead-based paint (if applicable)

PROOF OF LOSS STATEMENT

I understand that:

- A Proof of Loss must be submitted within 60 days
- The Proof of Loss is a sworn statement
- I cannot recover more than the amount claimed in Proof of Loss
- Supplemental claims may be filed for hidden damage
- The adjuster cannot waive the Proof of Loss requirement

Current Proof of Loss Status:

- Will submit with adjuster's assistance
- Working with adjuster on scope

- Disagree with adjuster's estimate
- May need to submit based on own estimates

COORDINATION WITH OTHER PROGRAMS

Other Insurance

- Homeowners Policy: [Carrier, Policy #, Claim #]
- Covering: [wind damage, temporary living, etc.]
- No duplication of benefits
- Auto Policies: [if vehicles flooded]
 - Vehicle 1: [Year/Make/Model, Claim #]
 - Vehicle 2: [if applicable]

Federal Assistance

- FEMA Registration #: [if applicable]
- SBA Loan Application #: [if applicable]
- Other assistance: [describe any]

HEALTH AND SAFETY URGENCY

Immediate Hazards Present

- Mold Growth: Already visible in [locations]
- Structural Hazards: [describe any unsafe conditions]
- Electrical Hazards: System requires inspection before use
- Contamination: Category [2/3] water throughout
- Air Quality: Testing shows [results if available]

Family Health Considerations

- Elderly residents: [if applicable]
- Children under [age]: [number]
- Respiratory conditions: [asthma, COPD, etc.]
- Immune compromised: [if applicable]
- Temporary relocation necessary: [Yes/No]

ADJUSTER COORDINATION

Availability for Inspection

- Primary contact: [name, phone]
- Secondary contact: [name, phone]
- Best times: [availability]
- Property access: [special instructions]
- Utilities status: [on/off]
- Safety equipment needed: [what's required]

Prepared for Inspection

- Flood height marks preserved
- Damaged materials samples saved
- All documentation organized
- Contents inventoried with photos
- Receipts/proofs organized
- Questions list prepared

SPECIFIC REQUESTS FOR ACTION

1. Immediate (Within 24-48 hours):

- Assign experienced flood adjuster
- Schedule comprehensive inspection
- Provide Proof of Loss forms
- Authorize mitigation expenses

2. Within 5 Days:

- Complete building inspection
- Complete contents inspection
- Provide written estimate
- Address ICC eligibility

3. Within 10 Days:

- Process advance payment
- Finalize scope of repairs

- Coordinate with mortgagee
- Provide claim decision

RESERVATION OF RIGHTS

I expressly reserve the right to:

- Submit supplemental claims for hidden damage
- Invoke appraisal if scope/pricing disputed
- Maximum benefits under all coverages
- Appeal any adverse decisions
- Seek FEMA assistance for uncovered losses
- Document all claim-related expenses

CLOSING STATEMENT

This flood has devastated our property and disrupted our lives. I have complied with all policy requirements including prompt notice, mitigation of damages, and preservation of evidence. The extent of damage is substantial and requires immediate attention to prevent further deterioration and health hazards.

I appreciate NFIP's role in helping flood victims recover and trust this claim will be handled promptly and fairly according to the Standard Flood Insurance Policy provisions. Time is critical due to the ongoing moisture and contamination issues.

Please confirm receipt of this claim immediately and provide the assigned adjuster's contact information.

Respectfully submitted,

[Your Signature]

[Your Printed Name]

[Date]

Attachments:

1. Photographic documentation ([number] photos with captions)
2. Video documentation (USB drive/link)
3. Complete contents inventory spreadsheet
4. All professional estimates and reports
5. Elevation certificates (pre and post)

6. Proof of ownership documents
7. Mortgage information
8. Previous flood claims (if any)
9. Maintenance records showing property care
10. Weather/flood gauge data for event

cc:

- [Mortgagee Name and Address] (Required)
- [WYO Carrier if applicable]
- [FEMA Regional Office]
- [State Floodplain Manager]
- [Local Floodplain Administrator]
- [Public Adjuster if retained]
- File

IMPORTANT NFIP CLAIM TIPS

Do's:

- ✓ Take photos before cleaning
- ✓ Keep samples of damaged materials
- ✓ Save all receipts
- ✓ Mark flood height on walls
- ✓ Submit Proof of Loss on time
- ✓ Be present for inspection
- ✓ Get everything in writing

Don'ts:

- X Don't wait for adjuster to clean up
- X Don't throw away damaged items yet
- X Don't sign incomplete forms
- X Don't miss 60-day deadline
- X Don't accept verbal promises
- X Don't exaggerate damages

Note: This template is provided for informational purposes only and does not constitute legal advice. NFIP claims have strict requirements and deadlines that cannot be waived. Consider consulting with an

attorney experienced in NFIP claims if you encounter difficulties. The 60-day Proof of Loss deadline is statutory and cannot be extended by adjusters or insurance company representatives.