

The Claims Process

Reporting a Claim: MyFlood.com

1. Login to MyFlood.com.

Select "FILE YOUR CLAIM HERE" If you have not previously created an account, you will need your policy number, zip code, last name, and email address.

2. Complete the "Report a Loss" form.

To report a loss, you will be required to input the following information: Name, date of loss, address, email, phone number, mortgagee (if applicable) and any notes you want to send to the adjuster.

On the "Report a Loss" screen, the adjuster assigned to your claim and their contact information is listed for the insured's reference.

3. Adjuster Contact within 24 Hours

The adjuster will contact you within 24 hours to discuss the loss and schedule an inspection. Your adjuster is an experienced claim professional trained to notice damage you may have overlooked. However, you should point out any damage you have noticed.

4. Inspection

The adjuster will complete a detailed estimate of the damage. You will receive a copy of this estimate. It is important that you review the estimate and speak with the adjuster concerning any questions you have about the estimate; or if you identify items that he/she omitted or require further review.

5. Proof of Loss

The adjuster will also provide you with a Proof of Loss. Your flood claim must be supported with a Proof of Loss detailing the information required by your flood insurance policy.

6. Payment

Your claim is payable after you and the insurer agree on the claim's damage payment amount & your insurer receives your signed Proof of Loss.

Take Photos

- Before and after clean-up
- Any flood damage outside the structure
- Height of water and damage on the inside and outside of structure
- Different rooms and angles of each room

For the Adjuster

- Place damaged property aside for the adjuster's inspection
- Make a list of structural damage
- Have account books, financial records, receipts and loss verification in one place for review
- If tearing out carpets, keep a sample of carpet and padding
- Any contracts put in place by the insured is between the insured and contracting vendor

Contents Coverage:

- DO NOT throw out items prior to the adjuster's inspection
- Create a contents list including:
 - Item's age
 - Location of damage
 - Make, model and serial numbers (if applicable)
 - Cost of each item

Recovery

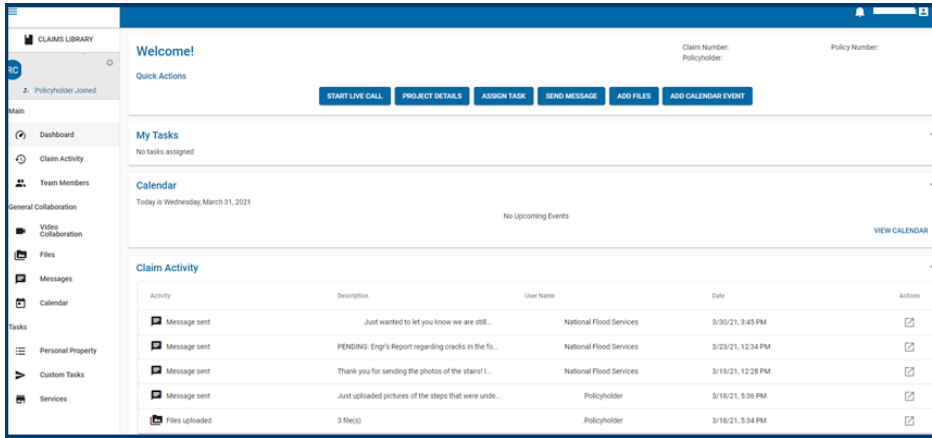
- Federal Disaster Hotline
1-800-621-3362 – find out places in your community that are offering assistance
- Emergency Shelter
- American Red Cross – text SHELTER and your zip code or download the FEMA Mobile App
- Local Churches – may be able provide temporary shelter

ClaimXperience

Remote adjusting and claim management

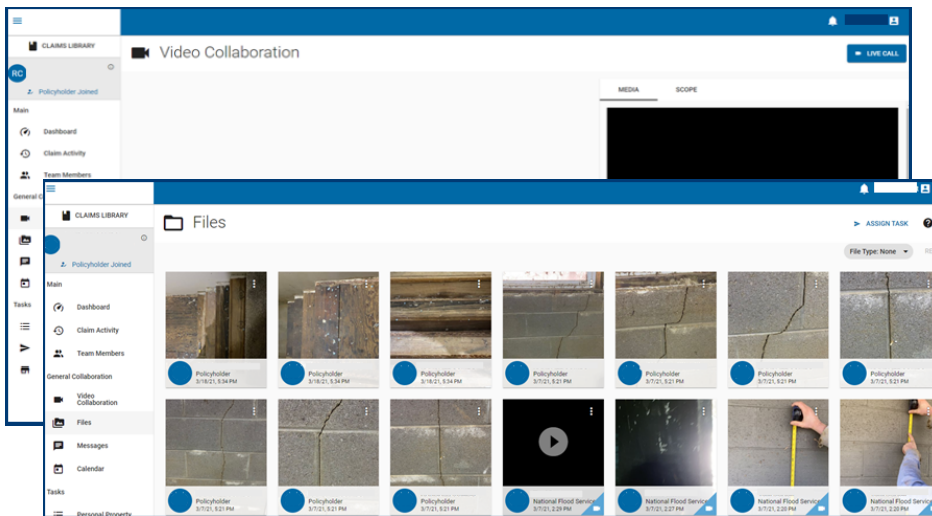
1. Create a ClaimXperience Account.

After a flood claim is filed, a link to create a ClaimXperience account will be sent to you. This link can be sent either by email or text message. Below is an image of the dashboard. From the dashboard you can navigate to their desired application.



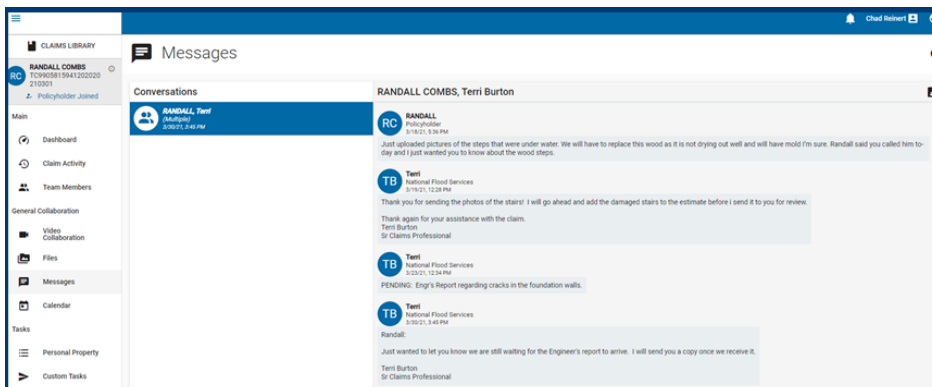
2. Video Collaboration

For remote adjusting video collaboration is used. Video collaboration can be done using a smartphone by the policyholder. All files that have been sent are stored in ClaimXperience (photos, videos, documents).



3. Messages

Communication with the adjuster can be done in messages within ClaimXperience. This allows prompt communication and the user can go back and view prior messages.



Advance Payments Before the Full Claim is Settled

You may ask the adjuster for an advance or partial payment allowing you to receive money needed to begin recovery before your insurer settles your full claim. You should work with your adjuster to obtain the information necessary to support the request.

Your insurer reduces the amount of your final payment by deducting the amount of your advance or partial payment when settling your claim. Your policy does not provide coverage for temporary living expenses or housing. The flood policy only covers direct physical damage from flooding.

Agent Assistance During the Claims Process

If, after submitting your claim & Proof of Loss, you notice additional damage to the building structure or to the insured personal property inside it, you may file a request for an additional flood payment. This must be completed within the 60-day limit or within extensions of time granted by FEMA.

Start your additional request by notifying your adjuster, insurance agent, &/or company as soon as possible. Once you have completed your Proof of Loss & gathered all necessary documentation, present it to your adjuster. He or she may need to visit your home or business again to verify newly-claimed flood damage.

Notify your insurance company or adjuster if you find that the amount allowed by the adjuster was not enough to make the repairs. Sometimes there is hidden damage or items cost more to repair or replace than the amount the insurer initially paid on the claim. Your insurance company will need information from you & your contractor to assist in their review for additional payment. Your contractor should provide a detailed estimate rather than lump sums.