

How Do I Receive Fair Payment on My NFIP Policy?

Policy Rules and Federal Law Are Very Strict

National Flood Insurance Program (NFIP) Standard Flood Insurance Policies (SFIPs) are actually federal regulation. Because of this and the harsh rules that decide when one has proven the right to receive a federal payment, it can be very difficult to obtain meaningful coverage. Below are some tips; see our second factsheet.



Flood Survivors Must Report, List in Detail, and Document Loss Value and Damage...

All SFIPs have the same 4 basic rules (§ VII(J)): 1) timely notify the insurer (you want to do this anyway); 2) separate and hold damaged property for an adjuster inspection; 3) prepare an inventory of damaged personal property (see 4)); and 4) unless NFIP grants an extension, **file a proof of loss (POL) within 60 days of the event** and that meets the § VII(J) rules. This means listing, if possible by room and item type, what the item is, its current per-unit replacement cost, its quantity in the room (also the total price for the room), and depreciation, the difference between replacement cost and pre-damage market value. **Failure to file a POL, including [the sworn summary page\(s\)](#), will likely severely limit your claim.**

...And Then Should Expect to Have to Prove Loss Value and Damage Again (and Again)

If possible, before a loss document what is in your home and the original value of the item. This is especially true for personal property losses. To do this, take photos, ideally item by item. This means dozens of photos: each item of furniture, every window, every wall that has wallpaper or built-in shelves, etc. Documenting brands, model numbers, quantities/amounts, and the pre-loss quality is important. Receipts, invoices, and proofs of payment are necessary too. Once you have this record, copy it, store your documents in a safe place, and store the copy outside your home.

It is very important to push a contractor, especially a general, to work with an adjuster to agree on repair prices and scope (quantity, repair type). An adjuster should tell you his/her opinion of your claim, and [work with you and your contractor\(s\)](#). An adjuster should document your personal property losses at inspection and generally help you in the same way, but expect to have to push for this too.

Adjusters' work is a "[courtesy](#)" to you. **An adjuster is thus an aid** in proving your claim, but **not your advocate**. **Always expect that professionals will need to prove damage, repair scope, and prices.**

If adjusters cannot or will not use your/your contractor's data, they will use software with estimated prices to price your claim. These are usually very low. You should always review the adjuster's report to flag issues with quality, quantity, etc. ([see these tips](#)). **To combat this, it is virtually necessary that your contractors write invoices with the same specificity as 4) above (including separately listing non-damage repair, any upgrades and price increases, etc.)** (see factsheet #2).

If there may be foundation damage, we strongly urge you to consider hiring a licensed engineer with NFIP experience immediately.

NYLAG's Storm Response Unit is available to assist homeowners. Contact us at (212) 381-0701 or StormHelp@nylag.org