



# Bald Head Association Resources

910-457-4676 • [www.BaldHeadAssociation.com](http://www.BaldHeadAssociation.com)  
111 Lighthouse Wynd • PO Box 3030, Bald Head Island, NC 28461

## Filing An Insurance Claim — 5 Tips

Following Hurricane Florence, many property owners may need to file insurance claims for property loss due to flooding. Here are some important tips to help you with this process.

1. Once you determine you have property damage from flooding, contact your insurance agent to get the process started. Ask for “Advance Payment” to help you begin recovering.
2. Most importantly, document your property damage before you begin any cleanup. Take photos and videos of the damage. Make sure you are comprehensive — zoomed out, overall shots as well as zoomed in, close-ups of specific areas. Make sure appropriate lighting shows the damage accurately. Use the flash feature on your camera, use additional lighting and use a flashlight to highlight darkened areas.

FEMA (Federal Emergency Management Agency) states, “Please keep in mind that as a FEMA flood insurance policyholder, it is your responsibility to minimize the growth and spread of mold as much as possible.” Learn more on the FEMA website at [www.fema.gov](http://www.fema.gov).

Cleaning up mold presents health hazards to people with breathing problems caused by allergies or asthma. Relatively healthy people can also experience problems from high levels of mold. Inform yourself prior to cleanup

efforts, and make sure you work in properly ventilated areas during cleanup.

3. Register for federal disaster assistance at [DisasterAssistance.gov](http://DisasterAssistance.gov) or 800-621-FEMA (3362). FEMA states, “For flood insurance policyholders who apply and are found eligible, federal disaster assistance could help pay for things like temporary housing assistance, which is not covered by flood insurance. The only way to know if you are eligible for this assistance is available, is to apply.”

4. Keep all records and documentation for repairs and replaced flood-damaged items. Start a folder and file all receipts, bank statements and contractor invoices. Your insurance adjuster will want copies of expenses incurred.

5. Your insurance claims adjuster should give you an explanation of the NFIP (National Insurance Flood Program), inspect your property, explain about advance payments, inform you about how to present your loss to your insurance company, discuss your policy coverage and provide information on next steps.

Ask your adjuster if you qualify for “Increased Cost of Compliance,” which provides up to \$30,000 to help cover the cost of mitigation measures that will reduce flood risk. ICC benefits “can also help pay for improvements required for repetitive loss properties.”

The 1988 Stafford Act, amended from the Disaster Relief Act of 1974, allows financial and physical assistance through the FEMA (Federal Emergency Management Agency) when a presidential disaster declaration is granted.

President Donald Trump approved major disaster declaration for North Carolina due to Hurricane Florence on September 14, 2018.

Your claims adjuster should:

- show you their official identification, including their Driver’s License and Company ID or Flood Control Number FCN card
- provide you with their contact information, including their name, email and phone number
- provide you with the name of their adjusting firm and their office’s contact information