



CITY OF SUMAS

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MEMO:

THIS IS FOR HOMEOWNERS WHO ARE CURRENTLY WORKING ON FILING A FLOOD INSURANCE CLAIM FOR THE NOVEMBER FLOODS

- The **proof of loss form for the damage claim** is the key item to get in before the 60-day deadline after the date of loss (please see pdf attachment below)
- A lot of the people we have talked to are still waiting to hear back from their adjusters after they conducted their initial site visits – I am not sure whether they have filed a proof of loss yet or are waiting for their adjuster documents but the 60-day window from the first flood is rapidly approaching so I am trying to make sure people don't lose out. **Due Date January 12, 2022.**

Take the time to fill out the form and collect supporting documents:

- You need to provide supporting documents with the form, like your building damage estimate and a personal-property loss inventory list.
- Don't forget to sign it.
- Even if you are not satisfied with the adjuster's loss estimate, it's important that you submit the Proof of Loss form within 60 days after your date of loss:
- Your adjuster will give you a detailed loss estimate, and you should review it to see if they forgot something or got something wrong.
- Your adjuster may have provided you a Proof of Loss form and helped you fill it out. You can submit this form, even if you think the adjuster missed some items, because you can submit a supplemental claim later.
- Or, you can fill out a Proof of Loss form on your own.

If you are approaching the 60-day deadline for filing the Proof of Loss form and have not received information from the claims adjuster, then in addition to completing the Proof of Loss form on your own, please contact Scott Van Hoff at FEMA at scott.vanhoff@fema.dhs.gov

January 5, 2022

DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency

OMB Control Number: 1660-0005
Expiration: 7-31-2020

PROOF OF LOSS

| | | | |
|---|--|---|--|
| Filing: <input type="checkbox"/> Initial <input type="checkbox"/> Additional | | | |
| Name(s) of Insured: _____ | | Policy Number: _____ | |
| Address of Insured Property: _____ | | Date & Time of Loss: _____ | |
| City: _____ State: _____ ZIP: _____ | | Is there a mortgage interest or additional interest in the property: <input type="checkbox"/> Yes <input type="checkbox"/> No | |
| Mailing Address: _____ | | If yes, list here: _____ | |
| City: _____ State: _____ ZIP: _____ | | Insurance Agent/Company Representative | |
| Best Contact Number: _____ Alternate Number: _____ | | _____ | |
| E-mail Address: _____ | | Best Contact Number _____ | |
| Occupancy: <input type="checkbox"/> Owner Occupied <input type="checkbox"/> Tenant Occupied | | | |
| Occupancy Type: <input type="checkbox"/> Single Family <input type="checkbox"/> 2-4 Family <input type="checkbox"/> Other Residential <input type="checkbox"/> Non-Residential Business <input type="checkbox"/> Other Non-Residential | | | |
| Description of flood causing loss (source of flood waters i.e. river, lake, or ocean/gulf): _____ | | | |
| Other Insurance that may cover any of this loss: _____ <input type="checkbox"/> None | | | |
| Building Coverage | | Contents Coverage | |
| Amount of coverage at time of loss: \$ _____ | | \$ _____ | |
| Replacement Cost Value (RCV): \$ _____ | | \$ _____ | |
| Actual Cash Value (ACV) of Repairs: \$ _____ | | \$ _____ | |
| Subtract unrecoverable depreciation: \$ _____ | | | |
| Subtract Deductible: \$ _____ | | \$ _____ | |
| NET AMOUNT CLAIMED \$ _____ | | \$ _____ | |
| <input type="checkbox"/> I have attached specifications of damaged buildings and detailed repair estimates. If claiming damage to contents, I have attached a detailed inventory of damaged personal property. | | | |
| I understand that I must file proof of loss or an amended proof of loss within 60 days of the date of the loss or within any extension of that deadline made in writing by the Associate Administrator for Federal Insurance and Mitigation. The flood event identified above damaged or destroyed the property claimed on this Proof of Loss. I understand the policy is issued pursuant to the National Flood Insurance Act of 1968, as amended, and applicable Federal Regulations in Title 44 of the Code of Federal Regulations, Subchapter B. | | I understand that I may still request additional payment for other flood damages if I believe that not all damages were addressed in this estimate. In the event a third party is responsible for the damage, I hereby authorize the insurer to bring suit in my name against any third party who may be responsible for the damages. I have not knowingly and willfully falsified or concealed a material fact, made a false or fraudulent representation, or presented any false document in connection with this claim, and acknowledge that any such action is subject to prosecution under federal law. I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct. | |
| Signature of Insured: _____ | | Date: _____ | |
| Signature of Insured: _____ | | Date: _____ | |

See Page 2 for Privacy Act Statement and Paperwork Burden Disclosure Notice

PRIVACY ACT STATEMENT

The information requested is necessary to process the subject loss. The authority to collect the information is 42 U.S.C. §§ 4001 to 4130. It is voluntary on your part to furnish the information. However, omission of an item may preclude processing of the form. The Federal Emergency Management Agency will not disclose this information, except to: the servicing agent acting as the Federal Government's fiscal agent; to claims adjusters to enable them to confirm coverage and the location of insured property; to certain Federal, State, and Local Government agencies for determining eligibility for benefits and for verification of agencies for acquisition and relocation-related projects, consistent with the National Flood Insurance Program and consistent with the routine uses described in the program's system of record. Failure by you to provide some or all of the information may result in delay in processing or denial of this claim or application.

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for the collection of information titled Claims for National Flood Insurance Program (NFIP) is estimated to average 6 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting these forms. You are not required to respond to this collection of information unless a currently valid OMB control number and expiration date is displayed in the upper right corner of the these forms. Send comments regarding the accuracy of the burden estimate and suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, S.W., Washington, DC 20472, Paperwork Reduction Project (1660-0005). **NOTE: Do not send your completed form to this address.**

| FEMA FORM NO. | TITLE | BURDEN HOURS |
|-----------------|---|------------------|
| 086-0-06 | Worksheet-Contents-Personal Property | 2.50 Hours |
| 086-0-07 | Worksheet-Building | 2.50 Hours |
| 086-0-08 | Worksheet-Building (Continued) | 1.00 Hours |
| 086-0-09 | Proof of Loss | .08 Hours |
| 086-0-10 | Increased Cost of Compliance | 2.00 Hours |
| 086-0-11 | Notice of Loss | .07 Hours |
| 086-0-12 | Statement as to Full Cost to Repair or Replacement Cost Coverage, Subject to the Terms and Conditions of this Policy | .10 Hours |
| 086-0-13 | Adjuster's Preliminary Report | .07 Hours |
| 086-0-14 | Adjuster's Final Report | .07 Hours |
| 086-0-15 | National Flood Insurance Program Narrative Report | .08 Hours |
| 086-0-16 | Cause of Loss and Subrogation Report | 1.00 Hours |
| 086-0-17 | Manufactured (Mobile) Home/Travel Trailer Worksheet | .50 Hours |
| 086-0-18 | Mobile Home/Travel Trailer Worksheet (Continued) | .25 Hours |
| 086-0-19 | Increased Cost of Compliance (ICC) Adjuster Report | .42 Hours |
| 086-0-20 | Adjuster's Preliminary Flood Damage Assessment | .25 Hours |
| 086-0-21 | Adjuster's Certification Application | .25 Hours |

How to File a Flood Insurance Claim

May 2020

1 START YOUR CLAIM

If your property has flooded, promptly report the loss to your insurance agent or company. An insurance adjuster will be assigned to work with you throughout the claims process. The adjuster will call to set up a time to inspect your property in-person or remotely within a few days. Ask if you can get an advance payment. Advance payments are deducted from the final claim payment.

NOTE: Federal disaster assistance (available when there is a Presidential Disaster Declaration) can help with items not covered by flood insurance. Call 800-621-3362 (800-462-7585 TTY) or apply online at [DisasterAssistance.gov](https://www.disasterassistance.gov).

2 DOCUMENT YOUR LOSS

Return to your home when it's safe. Take as many photos and videos of your flood-damaged home and personal property as possible, including flood water lines on the outside and inside of the structure.



If you need help finding your insurance carrier, call 877-336-2627.



For appliances and electronics, take a photograph of the make, model, and serial number to share with your adjuster.

3 BEGIN CLEANUP

Keep samples of flood-damaged items — like carpet and other flooring, curtains, etc. — to show your adjuster. After you take photos and videos of the damaged items, throw out flood-damaged contents that pose a health threat.

It is your responsibility to do all you can to prevent the growth and spread of mold. Learn more about mold at [EPA.gov](https://www.epa.gov).

4 MEET WITH YOUR ADJUSTER



When you meet your flood insurance adjuster, ask to see their Flood Control Number (FCN) card and other official identification. Your adjuster will provide guidance and work with you to submit an estimate for your covered loss. Direct any questions to the adjuster to ensure you get paid everything you are entitled to for your loss. When you receive the adjuster's written estimate and report, review it for accuracy and ensure it's complete. The insurance adjuster will never ask you for money, collect your deductible amount, or charge you a fee for their services.

5 RECEIVE PAYMENT

Your claim payment amount will be based on the supporting documentation you provide and what's covered by your policy.

It's your responsibility to submit information that supports your claim and to meet required deadlines. If you still have questions or additional damage to report, contact the claims department at your flood insurance company to discuss any disputed amount or coverage issue with a claims examiner. Consulting with and getting estimates from general contractors can be helpful.

If you have a mortgage, your claim check will be written out to you and the mortgage company.



Learn more and read the NFIP Flood Insurance Claims Handbook at [FloodSmart.gov/start](https://www.floodsmart.gov) or by getting the FEMA mobile application at [FEMA.gov/mobile-app](https://www.fema.gov/mobile-app).