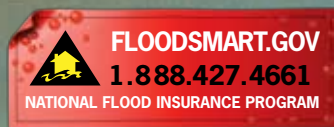


UNFORTUNATELY, LIKE THOUSANDS OF AMERICANS
EACH YEAR, YOU'VE EXPERIENCED AMERICA'S
MOST COMMON NATURAL DISASTER – A FLOOD.

FORTUNATELY, YOU BOUGHT FLOOD INSURANCE
FOR JUST SUCH AN EVENTUALITY.

HERE ARE THE FIRST STEPS YOU NEED TO TAKE TO
GET YOUR HOME – AND LIFE – BACK TO NORMAL.

MANAGING YOUR FLOOD INSURANCE CLAIM



FEMA

F-685 (11/05)



FIRST STEPS IN FILING YOUR CLAIM

A flood can be devastating, but it's crucial to begin the recovery process right away.

- Call your flood insurance agent or company with your policy number and contact information.
- An adjuster should be assigned to you within a few days. When they visit, you or someone you trust should be present.
- Gather any photos, receipts and itemized lists you made prior to the flood.
- Take photos of water and damaged property in the house.
- Keep swatches of carpets or fabrics for your adjuster. Local officials may require disposal of damaged items.
- Work with the adjuster to calculate the damage in order to prepare an accurate estimate.
- Note that flood insurance only covers basement items essential to the building's structure, like a furnace and hot water heater.

MANAGING THE REPAIR PROCESS



Most claims are settled within 30 to 60 days of filing. Repairs can take some time so it's important to be attentive during the repair process.

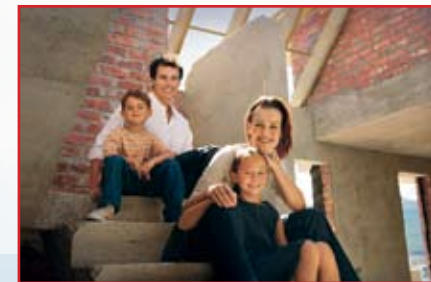
- For major repairs, get a minimum of three estimates. If there are variations in cost, question the contractors.
- Make sure all estimates provide work details, give a fixed price and are signed. Never proceed with repairs on the basis of a verbal agreement.
- Don't let anyone take advantage of you. Natural disasters attract unqualified contractors looking to work cheaply for cash.
- Ask for state licenses and references, including names and phone numbers. Take the time to call them.
- Books, heirlooms and photos may be restored using tips available online at <http://www.fema.gov/hazards/floods/coping.shtm>

REBUILD AND RENEW



It's not always easy, but the time you take to ensure proper repairs will be well worth it in the long run.

Now more than ever you will appreciate the decision you made to purchase flood insurance.



And remember, your policy will not automatically be renewed, it's your responsibility to renew your policy annually. For further information, call 1-800-427-4661.