**Insurance Information for After the Flood**

**Immediately**

* **Call your agent or insurance company.** Have the following information when you call:
* Name of your insurance company (your agent may write policies for more than one company)
* Your policy number
* A telephone number/e-mail address where you can be contacted
	+ **When you file your claim,** ask for an approximate time frame during which an adjustor can be expected to visit your home so you can plan accordingly**.**

**Once You Have Reported Your Loss**

* **An adjustor will work with you** to calculate the value of the damage and prepare a repair estimate**.**
* **Please keep your agent advised if your contact information changes.** If you are still in a shelter or cannot be easily reached, please provide the name of a designated relative or point-of-contact who can reach you.

**Before the Insurance Adjustor Arrives**

* **Local officials may require the disposal of damaged items.** If you dispose of items, please keep a swatch or other sample of damaged item(s) for the adjustor.
* **Separate damaged items from undamaged items.** If necessary, place items outside the home.
* **Take photos.** Take photos of any water in the house and damaged personal property. Your adjustor will need evidence of the damage and damaged items (i.e.: cut swatches from carpeting, curtains, chairs) to prepare your repair estimate.
* **Make a list of damaged or lost items and include their age and value where possible.** If possible, have receipts for those items available for the adjustor.
* **If you have damage estimates prepared by a contractor(s), provide them to the adjustor** since they will be considered in the preparation of your repair estimate.

**Contact your insurance company** if an adjustor has not been assigned to you within several days.

**If you do not have flood insurance**, take steps now to protect your financial well-being. Anyone - property owners, renters and business owners – can purchase flood insurance if your community participates in the National Flood Insurance Program (NFIP). FEMA administers the NFIP, which Congress established in 1968 to reduce future flood damages through floodplain management and by making flood insurance available to communities.

Currently, there are **2,392 flood insurance policies** in the USVI. Flood insurance can be purchased through your local insurance agent or company. Also, you can go online at [www.floodsmart.gov](http://www.floodsmart.gov/) or call 1-800-427-2419 for general flood insurance information, such as how to prepare for floods, flood mitigation tips for your home, and information on how to obtain flood insurance.

If you are a homeowner, you can insure your home for up to $250,000 and its contents for up to $100,000. Renters can buy coverage for personal property for up to $100,000. Nonresidential property owners can insure a building and its contents for up to $500,000.

The cost of a policy depends on a number of variables, considering whether you live in a low-, moderate- or high-risk flood area. This can be identified in Flood Insurance Rate Maps, which show flood hazard areas and are used to determine the flood insurance rate for a given property.