



Information for NFIP Policyholders

✓ **How Do I File A Flood Insurance Claim?**

After a flood damages your home or business, you need to file a flood claim and go through the process correctly. Follow the steps on this page.

✓ **The Claims Handbook**

The Claims Handbook is a guide for everything from preparing before the flood, to filing and handling your flood claim.

✓ **Summary Of Coverage**

The Summary of Coverage (English and Spanish) -- This document was prepared by the National Flood Insurance Program (NFIP) to help you understand your flood insurance policy. It provides general information about deductibles, what is and is not covered by flood insurance, and how items are valued at time of loss.

✓ **What Can I Do If I Am Not Satisfied With My Claim Payment Amount?**

Read about Flood Claim Appeals and Guidance. If you have received an official denial letter (for all or part of your flood claim) and you are unsatisfied with the results, you have other options.

✓ **How Can I Pay For Flood Insurance?**

Steps to pay for your flood insurance policy.

✓ **How Can I Renew My Flood Insurance?**

Steps to take to renew your policy.

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✓ **Policyholders: Help After A Disaster Declaration**

The [Policyholders: Help After A Disaster Declaration](#) page explains what a flood insurance policyholder should do when there is a Presidential Disaster Declaration. Even if you have flood insurance, you should register with FEMA. The good news is there does NOT need to be a disaster declaration in order to file a flood claim when you have flood insurance. It's good to know about all the available resources that can help you recover.

✓ **FAQ's About Your Flood Insurance Information Packet**

The [FAQs About Your Flood Insurance Information Packet](#) document is sent to policyholders each year when their policy renews. The materials in the packet were intended by Congress to help flood insurance policyholders better understand what their policy does, and does not, cover.

✓ **Flood Maps: Answers To What Is My Flood Risk?**

Type-in an address and see the [flood map](#) for the property. This page will help you find your official flood map, access a range of other flood hazard products, and take advantage of tools for better understanding flood risk. FEMA's Map Service Center can help.

✓ **Flood Maps: Letter Of Map Amendment (LOMA) Process**

FEMA provides the [Letter of Amendment Process](#) so policyholders can request a change in the flood zone designation for a property when the property owner believes the property was inadvertently mapped into the high risk flood area known as the Special Flood Hazard Area.

✓ **How Can I Pay Less For Flood Insurance?**

Are you wondering what options are available for policyholders who want to [pay less](#) for their flood insurance? Learn ways you may be able to do to reduce the damage a flood is able to do to your property. Some of these steps could save you money on your flood policy.

✓ **Actuarial Assumptions And Methods - Technical Documentation**

This document outlines the [actuarial assumptions and methods](#) used to develop rates for the National Flood Insurance Program (NFIP). This document was effective October 1, 2013.

✓ **Specific Rating Guidelines**

For certain properties that are considered to be at high risk for flooding, there may be a need to conduct an in-depth underwriting analysis to determine how much to charge for the flood policy. Learn more in [Specific Rating Guidelines](#).

✓ **Can I Buy Flood Insurance?**

The [Community Status Book](#) shows which communities are participating in the National Flood Insurance Program. When a community participates and is in good standing, NFIP flood insurance may be purchased for properties there. Speak with a licensed insurance agent.

✓ **How Do I Buy Flood Insurance?**

FEMA's [How Do I Buy Flood Insurance?](#) page guides you through the process of purchasing a flood insurance policy. If you do not have a flood policy, you are encouraged to buy one. [Preferred Risk Policies](#) offer low-cost coverage to owners and renters of eligible properties. Learn more.

✓ **Still Need Help?**

If you haven't found the answers you need on this page, you can search using the search function, or skim through the names of the pages on the left side of this page (left navigation menu). If you still have questions, check out [Got a Problem?](#)