Flood Claim Guide for Property Owners

Ricardo Public Adjusters Corp · Nov 19, 2026 · @Ricardo Arevalo

If your property flooded: the first 48 hours

Give your flood insurance company written notice as soon as possible. Your claim starts with that notice, and an unjustified late notice can be grounds to deny it (CJ-5, 6). This guide is for owners with a flood policy from the NFIP, the National Flood Insurance Program.

1. **Do not go back** to the property until local authorities say it is safe (CJ-7).
2. **Give written notice of loss** to the company that sold you the policy, and write down your claim number.
3. **Photograph and video everything before you move or throw anything away:** the water depth, every room and every damaged item (CJ-7).
4. **Remove wet carpet and materials** as soon as possible, after you photograph them, so drying can start (CJ-6).
5. **Throw away only hazardous or spoiled items,** such as chemicals and spoiled food, and only after you photograph them. Keep everything else until the adjuster has seen it (CJ-6, 7).
6. **Act against mold.** The policy does not pay for mold or moisture you could have controlled (CJ-8; Coverage-22 to 25).
7. **Before you sign with a contractor** for cleanup, drying or repairs, talk to your insurer or to us (CJ-8).

The insurer's adjuster must call you within 48 hours of being assigned your claim (CJ–9). The policy does not pay for temporary housing; after a disaster declaration, FEMA Individual Assistance may help (CJ–8).

Numbers in parentheses are pages of FEMA's NFIP Claims Manual, June 2025 edition.

Your deadlines: three dates you cannot miss

Send your signed proof of loss within 60 days of the flood. If anything is denied in writing, you have 60 days to appeal to FEMA and one year to file a lawsuit (CJ–56, 72, 75). Put all three dates on your calendar the day each one starts.

Deadline	Starts counting from	What you must do	Page
60 days	The date of the flood	Sign and send the proof of loss: your sworn statement of how much you claim, with documents	CJ–56
60 days	The date of the denial letter	Appeal to FEMA in writing, free, with a copy of the letter	CJ–72, 75; Appendix F
1 year	The first written denial	File suit in the federal district court where the property is located	CJ–75; Appendix F

- **The proof of loss** needs no notary and accepts electronic signatures. Only the policyholder or the executor signs it (CJ–56, 57).
- **The insurer cannot extend the 60 days.** A late proof of loss needs a FEMA waiver before you can be paid (CJ–56, 65).
- **The one year to sue is never extended** and does not restart with new letters or an appeal (CJ–75).
- **A withdrawal letter is not a denial** and starts no deadline (CJ–72, 73).

What to document

What is not documented is hard to get paid. The policy asks for a written inventory of everything damaged, with quantity, description and amount, plus photos, bills and receipts (Eligibility–4).

- **Photos and video** of every room, the water depth and the damaged items, including groups such as clothing, kitchen items and furniture (CJ-7; Eligibility-4).
- **Damaged items kept apart from undamaged ones,** in order, so the adjuster can review them (Eligibility-4).
- **Samples** of carpet, wallpaper, upholstery and curtains. The type and quality of the material change what you are paid (CJ-8; Eligibility-4).
- **Serial numbers** of large appliances and equipment such as the water heater and air conditioner (CJ-8).
- **Receipts** for valuable items and for what you already paid for cleanup, drying or repairs (CJ-7, 8).
- **A daily drying log** from the company drying your home. Without it, the adjuster sets the equipment and pays for 72 hours at most (CJ-50 to 53).
- **Proof of earlier repairs.** If you flooded before, damage that was paid and never repaired is not paid again (CJ-44, 49).
- **A copy of everything** you send and receive, with the date.

What your policy covers and what it does not

The NFIP policy pays only for direct physical damage caused by a flood, in separate parts: building and contents each have their own deductible (Eligibility-1, 2; Valuation-2).

Coverage	What it pays for	Key limits
A – Building	Structure, built-ins, air conditioning, water heater, refrigerator, stove, blinds	Detached garage: up to 10% of the building limit
B – Contents	Your belongings inside the insured building, including washer and dryer	$2,500 total for jewelry, furs and business property
C – Other	Debris removal, sandbags and supplies to prevent damage, moving your belongings to safety	$1,000 to prevent loss; $1,000 to move belongings
D – ICC	Elevating, moving, demolishing or floodproofing when the local government requires it	Up to $30,000

Replacement cost or actual cash value. A single-family home that is your principal residence, insured to at least 80% of its replacement cost, is paid at replacement cost. Otherwise it is paid at actual cash value, which subtracts depreciation (CJ–43; Valuation–5, 6).

Basements and lower floors of elevated buildings. Below the lowest floor of an elevated building in zones such as AE or VE, only items on a list are covered: water heater, air conditioning, electrical panels, pumps, unfinished drywall, stairs, foundation and cleanup (Coverage–7 to 13).

What it does not pay for:

- Temporary housing (CJ–8).
- Land, plants and vehicles.
- Decks, patios, walkways and driveways outside the home's perimeter, and fences or walls that are not part of the foundation (Coverage–18 to 22).
- Mold or moisture you could have controlled.
- Sewer backup or seepage, unless the cause is a flood in the area (Coverage–22 to 25).

ICC (Coverage D). Pays up to $30,000 only when the local government declares in writing that the property is substantially damaged, usually 50% or more of its market value. You have 6 years from the flood to finish the work, and building plus ICC payments cannot exceed $250,000 for a residence (ICC–1 to 6).

How your claim moves

The insurer assigns an adjuster, who inspects the property and writes the estimate. The adjuster recommends, but only the insurer approves or denies (CJ–25 to 31).

1. **Assignment.** The insurer assigns an adjuster 1 business day after your notice (Oversight–13).
2. **First call.** The adjuster contacts you within 48 hours and sets the inspection (CJ–9).
3. **Inspection.** The adjuster shows a Flood Control Number (FCN) card and photo ID, measures the waterline and records the damage room by room. Have your photos, inventory and samples ready (CJ–10 to 24).
4. **Explanation.** The adjuster explains your coverage and gives you the NFIP Claims Handbook and the ICC brochure (CJ–25 to 31).
5. **Estimate.** It is written line by line and room by room, with depreciation on every replaced item (CJ–43, 48).

6. **Proof of loss.** You sign it within the 60 days. The insurer accepts or rejects it within 7 to 10 business days and pays the part not in dispute (CJ-67).
7. **Payment.** The building payment also names your mortgage lender. Anything not paid must come in a written denial letter (CJ-72 to 77).

Advance payment. Available only when FEMA authorizes it, usually after a major disaster. It can be up to $5,000 or $20,000 before the inspection, or 25% to 50% of the estimate after it. It is subtracted from the final payment, and anything above the insured loss must be repaid (CJ-7, 26 to 28).

If you disagree with the payment

First, request an additional payment with documents. If something is denied in writing, you can request appraisal, appeal to FEMA or file a lawsuit, but the order matters: once you appeal you lose appraisal, and once you sue you lose the appeal (Appendix F).

1. **Additional payment.** It is not a new claim, and it cannot be denied just because repairs are not finished. If the file already shows a missed item or the wrong quality, it is paid without more proof. If the difference is only price, you must prove the actual repair costs more; an unsigned estimate is not enough (CJ-58 to 60).
2. **Appraisal.** It settles price only, never what is covered or what was damaged. Both sides must agree on the scope, the proof of loss must have been signed on time, and no appeal or lawsuit can be underway (Valuation-1).
3. **Appeal to FEMA.** Free, in writing, with the denial letter, within 60 days of that letter's date (CJ-75; Appendix F).
4. **Lawsuit.** In federal court, within one year of the first written denial (CJ-75).

Check your denial letter. It must show its date, each denied item and amount, the reason in plain words, the policy sections it relies on and the policyholder rights sheet. If anything is missing, ask for it in writing (CJ-72, 73).

How Ricardo Public Adjusters helps

Ricardo Public Adjusters works for you, not for the insurance company. We handle your claim from start to finish so you can focus on your home and your family.

- **We track your deadlines** from day one: the 60 days, the 60 days and the one year.

- **We represent you before the insurer** with a letter signed by every policyholder. With it, the insurer deals with us and sends us your complete claim file, including engineer reports (CJ-8, 73, 74).
- **We document the damage** room by room and prepare your inventory and proof of loss.
- **We review the estimate line by line:** depreciation, contractor overhead and profit (10% + 10% when a general contractor is needed), drying and lower-floor limits (CJ-43 to 55).
- **We request additional payments** with the documents FEMA requires (CJ-58 to 60).
- **We explain your options** for appraisal, appeal and lawsuit before you decide, because the order matters (Appendix F).
- **We check whether you qualify for ICC** of up to $30,000 (ICC-1, 4).

For the letter of representation we need from each policyholder: full name, address, date and place of birth, and a signature, either notarized or with the penalty-of-perjury statement federal law allows (28 U.S.C. § 1746) (CJ-8, 73).

Contact us	
Phone	305-394-8090
Email	claims@ricardopa.com
Office	6800 Bird Rd, Suite 221, Miami, FL 33155
Web	www.ricardopa.com
License	Ricardo Arevalo, Public Adjuster, Florida #W319359

Your property. Our commitment.

Quick checklist

Check off each step when you finish it.

- [ ] I gave my insurer written notice and wrote down my claim number
- [ ] I wrote down the flood date and the 60-day deadline
- [ ] I took photos and video of every room and of the water depth
- [ ] I separated damaged items from undamaged ones

- [ ] I kept samples of carpet, curtains and upholstery
- [ ] I wrote down the serial numbers of appliances and equipment
- [ ] I made the inventory with quantity, description and amount
- [ ] I kept receipts for cleanup, drying and purchases
- [ ] I asked for the daily drying log
- [ ] I signed and sent the proof of loss
- [ ] If I got a denial letter, I wrote down its date, the 60-day deadline and the one-year deadline
- [ ] I called Ricardo Public Adjusters at 305-394-8090

This guide summarizes FEMA's NFIP Claims Manual, June 2025 edition. The terms of your policy (SFIP) control. This is not legal advice.