Insurance Issues After a Disaster

When a disaster occurs, you will need to first talk to your insurance provider to begin the claims process. As a measure of preparedness, **it's always a good idea to review your policy to see what kind of coverage you have before a disaster happens**. Consider adding fire, wind, and/or flood insurance.

If you don't have your policy document or need help understanding your policy, you can call your provider's general inquiry line and speak to a representative or visit their website for more information.

Common insurance providers:

Allstate	1-800-726-6033	www.allstate.com/help-support/contact
State Farm	1-800-782-8332	www.statefarm.com/contact-us
Travelers	1-800-842-5075	www.travelers.com/contact-us
Nationwide	1-877-669-6877	www.nationwide.com
Progressive	1-888-671-4405	www.progressive.com/contact-us
Geico	1-800-207-7847	www.geico.com/contact-us/phone/

Many people aren't aware of what their renter's or homeowner's insurance policy covers, which can be a problem if a disaster happens. If you are underinsured, meaning your policy does not cover certain scenarios, you may be denied assistance through your insurance. In some cases, it may be in your best interest to look into investing in additional coverage, like flood insurance.

Do I Need Flood Insurance? What's My Flood Risk?

Check out your property's flood risk **before** leasing or buying.

- Review FEMA flood maps (available online)
    - Compare the elevation of floodplain with the slab elevation of your home. Do not buy or lease in the 100-year floodplain.
    - Within 500-year floodplain, home height should be above 500-year flood plain elevation. Do not buy a home with elevation below 500-year flood plain.
    - Avoid purchasing a home under 25 feet of elevation.
    - Compare the height of slab of house to crown of the street.
    - Avoid homes where slab is even with or just slightly above crown of the street. The slab should be 2 feet or more above the crown of the street.

Investigate whether the property floods and purchase flood insurance, if needed.

- Talk to neighbors: Does the street flood? Did this house flood?
- Ask the landlord/owner about flooding history. Get the answer in writing before you buy or lease.
- Review local flood information.
- Review flood risk in the area.
- Review available flood relief programs.
- Know your flood insurance options and what to expect from wildfire-related flooding.

Know whether your zip code is an evacuation area and consider how to be prepared.

What to do after a disaster:

1. Contact your insurance company to begin the claims process to see what damage will be covered by your policy. Make sure to stay in touch with them and keep an eye out for any calls or emails from them. Keep the documents they send you, including denial letters.
2. If your insurance policy does not cover certain circumstances after a declared disaster, begin the claims process with FEMA, either by phone, online, or by mail. Make sure to provide all the documents that FEMA requests. **Keep in mind that FEMA will not pay for the damage that insurance *will* cover.** Also keep in mind that **FEMA won't make you whole after a disaster.** FEMA funding will help you get back on your feet but may not cover the entire cost of the damage.

This document is informational only and is not a step-by-step guide to starting the process with FEMA as the process can change at any time.

If you're facing a disaster-related legal issue, we're here to assist you.

CONTACT US:

- **Call** our Disaster Hotline at 1-855-204-2569, Monday to Friday, from 9 a.m. to 5 p.m., or leave a message 24/7.

- **Email** the Disaster Legal Services Team at disasterlegalservices@nmlegalaid.org.

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