

Frequently Asked Questions

- What is my claim number?
 - Selective references your policy number and date of loss as the claim number.
- What is the adjuster's name and contact information?
 - Flood claims are assigned to an adjusting firm. Once received by the adjusting firm, they assign it to a licensed flood adjuster. That person will contact the insured and provide their contact information directly.
- Can the policyholder start cleaning up, removing wet items, cut the drywall, etc?
 - Yes. Please take lots of detailed pictures of the water lines and damaged materials prior to removing or throwing items out.
- Can I hire a company to clean up? Can you approve their estimate?
 - Yes. Customers can hire a company to help clean up. They should take photos before any tear out/cleanup activities commence, itemize their bill of service, and provide a detailed drying log. We cannot authorize a third-party's work or approve their estimate ahead of time.
- When will I hear from an adjuster? When will they inspect?
 - As soon as possible. Once you hear from the assigned adjuster, the insured must work closely with them to provide documentation of damages (photos, estimates, invoices, etc).
- How long before I get paid?
 - As soon as possible, but talk with your adjuster about how to request an advance payment if needed.
- Will my rate go up for making a claim? Will you drop me as a customer?
 - The rate could go up, but we will not be able to determine this immediately; rates are determined at renewal. An insured **will not** be "dropped" for having a claim.
- Can I have the same adjuster as my last claim (Helene/Milton)?
 - We will make our best effort to have the same adjuster assigned as a prior loss, but we cannot guarantee this will happen.
- Do I need to file a new claim for Milton if I just had a flood claim from Helene? Can you combine both claims into one?
 - If there is new damage from Milton, you will need to submit a new claim.
 - We cannot combine 2 claims into one. Each claim is subject to a separate deductible.
- I received a substantial damage letter from my community. Is my claim a total loss?
 - Substantial damage letters are not a total loss declaration, nor do they trigger a payment for policy limits. Customers can email their substantial damage letters to floodclaims@selective.com for assistance with their flood ordinance.