



SELECTIVE HAS YOU COVERED — BEFORE, DURING, AND AFTER THE FLOOD

Flooding is one of the most common and most devastating natural disasters. No matter where you live, your home may be at risk for flooding, so knowing how to be prepared and what to do afterward is crucial. This guide will outline the steps that should be taken immediately after it is safe to return to your flooded home, and how Selective is here to help you through the claims process.

BEING PREPARED

Know your policy, and what it covers. Flood insurance coverage is limited for certain items, particularly in the basement and areas below the lowest elevated floor. Other limitations may apply depending on your policy. Flood policies do not auto-renew, so don't forget to renew your Selective flood policy annually at Customer.MySelectiveFlood.com or by calling us at (877) 348-0552.

- Create an itemized list, including receipts and photos, for items in your home that would need to be claimed for damage in the event of a flood.
- Document the make, model, and serial number of major mechanical systems and appliances.
- Store these documents digitally, in a waterproof container, or in a safe location separate from the home.

CLEANING UP AFTER A FLOOD

- Saturated carpeting, furniture, bedding, and other items that retain water should be disposed of immediately to prevent mold growth. Retain samples of fabrics to show your adjuster so they may determine quality and associated cost of repair or replacement.
- Use a portable dehumidifier or air conditioner to aid in drying out the home's interior.
- If necessary, wet drywall can be removed to allow for proper drying prior to the adjuster's arrival. Please take clear photos depicting the flood water line before removal.
- In some instances, you may wish to have an HVAC professional inspect your furnace and hot water heater for damage to internal elements before resuming use.

MANAGING REPAIRS

- Natural disasters often attract contractors from outside of your area. Ask to see state licenses and references, and take the time to confirm that your contractor is qualified to perform the repairs.
- Ensure that all estimates provide clear, itemized work details, a fixed price, and are signed by the contractor. Verbal agreements should not be accepted. It may be prudent to obtain more than one proposal.
- Keep thorough records, receipts, and itemized lists for all repairs.

FILING A CLAIM

Contact Selective at 877-348-0552 or FloodClaims@Selective.com to file a claim. You can also conveniently file online at Customer.MySelectiveFlood.com.

- Have your policy number, photos, receipts, and itemized lists of your belongings on hand, as well as the swatches of fabrics from damaged furniture.
- Your assigned adjuster will work with you to calculate the damage and estimate the amount of loss. Your adjuster will then provide a proof of loss statement for you to sign and return within 60 days of the loss. If you disagree with the adjuster's estimate, you may file your own statement within 60 days of the loss.

Be informed, be prepared.
Visit MySelectiveFlood.com or FloodSmart.gov to learn more about flooding.



Follow Selective on social media for seasonal and weather related information and tips.



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