

State of Idaho
DEPARTMENT OF INSURANCE

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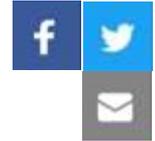
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What to do before and after a flood

BOISE ID – Last winter’s heavy snow is beginning to melt while spring is bringing unprecedented amounts of rainfall. In this case, two plus two equals flooding. The Idaho Department of Insurance wants to make sure homeowners understand whether or not they are protected from flood damage.

“Most homeowners’ insurance policies exclude damage caused by flooding, so purchasing flood insurance can be a wise decision,” said Department Director Dean Cameron. “We encourage homeowners to talk to their agents and ask questions to find out if their policy provides any coverage for this risk.”

Homeowners’ insurance policies that cover some flood damage only do so by a specific amendment to the insurance contract, and only for a specific dollar amount. So, unless you have made a specific effort to get flood insurance coverage, you probably don’t have it.

Other than amended homeowners’ insurance policies, flood insurance is regulated by the federal government through the [National Flood Insurance Program](#) (NFIP). Rates are fixed by the federal government, so your rate will be the same regardless of whether you purchase flood insurance through an insurance agent or directly from the NFIP.

What to do before a flood

- Create a detailed inventory of the contents of your home – the Department has an [inventory checklist](#) on its website
- Secure original insurance documents in a safe place – preferably a bank safe deposit box – and keep copies in your home in an accessible place that is not subject to flooding
- Call your insurance agent to learn how to report a flood claim
- Set up an emergency contact address and phone number in the event you are unable to stay in your home – share this information with your insurance agent and your family

What do to after a flood

- Contact your insurance agent or company and report the loss – have flood insurance policy information ready
- Separate damaged and undamaged property; do all you can to protect undamaged property
- Make a list of damages for the adjuster – if you have prepared a home inventory, this should be easy
- Take photos of all damage, including water lines on walls and cabinetry
- Make a list of any areas of structural damage you want to point out to the adjuster
- Consult with the adjuster before signing any agreements or contracts to clean or restore your property
- Begin to dry out the building and your personal property
- Hire an appliance repair company to provide a repair estimate for flood-damaged appliances – including heating and cooling equipment

Beware of scams after a flood

- Obtain bids from multiple contractors, and request at least three references
- Ask for proof of licenses, building permits, insurance, and bonding
- Record the contractor's license plate number and driver's license number; check for complaints with the Better Business Bureau

The Department has more information and links on its website, www.doi.idaho.gov. For questions about this or other insurance-related topics, consumers are encouraged to contact the Department by calling 208-334-4250 in the Boise area or 800-721-3272 toll-free statewide.

About the Department of Insurance

The Idaho Department of Insurance has been regulating the business of insurance in Idaho since 1901. The mission of the Department is to equitably, effectively and efficiently administer the Idaho Insurance Code and the International Fire Code. For more information, visit www.doi.idaho.gov.

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