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FLOOD INSURANCE CLAIMS: FIRST NOTICE OF LOSS

*What Every Agent Needs to Tell Their Clients
& What Every Policyholder Needs to Know
Before They Experience a Flood Loss*

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FIRST NOTICE OF LOSS (FNOL)

A First Notice of Loss (FNOL) in flood insurance is the initial formal report that a policyholder gives to their insurance provider to state that the insured property has suffered flood damage.

It officially starts the insurance claim process and triggers the insurer to assign an adjuster to inspect the property.

WHO, WHAT, AND WHEN

- Who should submit the FNOL?
 - The policyholder should submit the FNOL as they typically have firsthand knowledge of the loss at their property
 - The insurance agent can also submit the FNOL if the policyholder is unable or unsure of how to submit
- What should be done before the FNOL is submitted?
 - Agent and policyholder should review the underwriting of the policy to make sure that information is current and correct (including mortgagee details)
 - Update the policy if needed prior to submitting the FNOL
- When should the FNOL be submitted?
 - Prompt notice of the loss should be provided by contacting the insurance carrier or the agent as soon as possible after the flood
 - Many insurance carriers provide policyholder portals and mobile apps to electronically submit the FNOL and start the claims process

KEY DETAILS NEEDED FOR FNOL

When submitting the FNOL, the insurer will typically ask for basic facts:

- Date and time the flooding occurred
- Source of flooding
- Basic description of the damage (exterior and interior)
- Is building habitable and accessible
- Depth of water inside the property
- Current contact information and phone number – including a temporary address, if applicable
- Current mortgagee information, if applicable
- Prior loss information

NOTE: The more information provided with the FNOL the better, as it helps the adjuster have a clearer understanding of the loss prior to the inspection.

DON'T FORGET THE REST OF THE 'WHAT'

What should an agent and policyholder do before they submit the FNOL and what happens afterward?

- Review the Flood Insurance Claims Checklist to help understand the claims process
- Ensure safety first—do not return to or enter the property until it is safe to do so
- Don't delay reporting the loss, you can submit the FNOL before returning to your property
- The insurer will assign an adjuster to contact you to set up an appointment to perform an inspection, typically within 48 hours of receipt of the FNOL

FLOOD INSURANCE CLAIMS CHECKLIST

AGENT

- Review policy underwriting details and update information if needed prior to submitting the FNOL
- Confirm mortgagee information
- Log all communications with policyholder, adjuster and insurer (date, time, person, discussion, etc.)

POLICYHOLDER

- Determine the type of coverage (building, contents, or both), coverage limits and deductibles
- Review policy underwriting details and have agent update information if needed prior to submitting the FNOL
- Confirm mortgagee information
- Log all communications with agent, adjuster, insurer, contractors, etc. (date, time, person, discussion, etc.)
- Gather supporting documentation, such as receipts or invoices to share with the adjuster
- Review the policy to determine what cleaning expenses and repair services are covered; safely begin cleanup
 - Do not clean or pressure wash flood debris lines on the exterior of the building or clean interior flood debris lines until after the adjuster completes their inspection

FLOOD INSURANCE CLAIMS CHECKLIST

AGENT

- Provide information to policyholder on the policy building coverage and exclusions, and the expected claims process
- Be available to the policyholder, adjuster and insurer as the claim progresses to respond to inquiries

POLICYHOLDER

- Separate damaged property from undamaged; make every effort to protect undamaged property
 - Do not discard anything before the adjuster sees it
 - If disposal of flood-damaged items is necessary, take photos or videos, and keep samples of carpet or flooring, blinds, etc. to show the adjuster
- Building Coverage:
 - Take photos and videos of all damage from multiple angles and distances:
 - Capture the exterior and interior of the building, including signs of structural damage and flood water lines inside and outside of the building
 - Capture the make, model and serial number of appliances, electronics or any other items of exceptional value that are covered as building items within the policy

FLOOD INSURANCE CLAIMS CHECKLIST

AGENT

- Provide information to policyholder on the policy contents coverage and exclusions, and the expected claims process
- Be available to the policyholder, adjuster and insurer as the claim progresses to respond to inquiries

POLICYHOLDER

- Contents Coverage:
 - Take photos and videos of damaged personal property
 - Create a list, by room, of damaged personal property items
 - Include descriptions, values, make, model and serial number, quantity, approximate age, and replacement cost value
- Working with the Adjuster
 - The assigned adjuster will make contact to set up and appointment to conduct an inspection of your property
 - Provide the adjuster with your documentation of the loss (photos, videos, contents list, and other supporting documentation)
 - Ask the adjuster any questions regarding the claims process, coverage and next steps
 - Request an advance partial payment – **NOTE:** Advance payments on building coverage will be payable to both the policyholder and any listed mortgagee

FLOOD INSURANCE CLAIMS CHECKLIST

ADJUSTER

- Provide the policyholder with the estimate developed from the inspection and the Proof of Loss to be signed and submitted to the insurer
- Be available to the policyholder, agent and insurer as the claim progresses to respond to inquiries

POLICYHOLDER

- Finalizing the Claim:
 - Carefully review the estimate developed by the adjuster to ensure it is accurate and complete
 - Work with the adjuster to clarify any items, address missing items, provide contractor estimates, etc. to finalize the estimate
 - Review and sign the Proof of Loss for submission to the insurer
 - Proof of Loss and required documentation must be submitted to the insurer within 60 days of the flood, or within the timeframe the adjuster or insurer had indicated
- Receiving Payment:
 - The insurer will review the estimate developed by the adjuster and the submitted Proof of Loss to determine amount to be paid
 - Payment will be issued by the insurer, if there is a mortgagee the check for the building damage will be payable to the policyholder and the mortgagee

FLOOD INSURANCE CLAIMS CHECKLIST

ADJUSTER

- Be available to the policyholder, agent and insurer if the claim is reopened with a request for additional payment to review the request details and respond to inquiries

POLICYHOLDER

- After the Claim is Finalized:
 - Keep all claim documentation
 - Complete necessary repairs
 - Keep receipts, which might be needed if a future flood claim occurs the policyholder will be required to provide proof of repair and receipts
 - Update the personal property inventory for any replaced items
 - Request for additional payment if additional damage is identified, missed or misidentified items from the estimate, or costs to repair damage exceeds the adjuster estimate
 - This can be requested at any time, even after your claim has been settled

→ ***If the claim is denied, the policyholder has the right to file an appeal to FEMA within 60 days of receipt of the denial letter from the insurer***

FLOOD INSURANCE CLAIMS CHECKLIST

Download from
FloodSmart.gov



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National Flood Insurance Program

Flood Insurance Claims Checklist

Starting a flood insurance claim following a flood can feel overwhelming. FEMA's National Flood Insurance Program (NFIP) Claims Checklist can help you as you go through each phase of the claims process.

Immediately After a Flood

- ☐ Ensure safety first—do not reenter a property until it is safe to do so. You can file a claim before returning to your property.
- ☐ Don't delay reporting your claim. Call your insurance agent or insurance provider as soon as possible. You should have your policy number, if available.
- ☐ Determine the type of coverage you have (building, contents or both) and begin documenting your flood loss. Talk to your insurance provider about your coverage limits and deductibles. If applicable, ensure the correct mortgage company is listed on your flood insurance policy's declarations page to avoid payment delays.
- ☐ Be sure to keep a log of all conversations with your insurance provider (date, time, name of representative, assigned adjuster, what was discussed), as well as adjusters, contractors, cleaners, etc.

Preparing Your Claim

Your insurance provider will assign an adjuster to contact you within 48 hours of reporting your loss. Do not discard anything before your adjuster sees it, unless the damaged items present a health hazard or local law requires you to discard them. Gather supporting documentation, such as receipts or invoices, if you have them.

- ☐ Safely begin cleanup:
 - ☐ Consult with your insurer on what cleaning expenses and repair services are covered by your flood insurance policy.
 - ☐ Separate damaged property from undamaged property, so that the adjuster can thoroughly inspect and evaluate the loss. Make every effort to protect undamaged property.
 - ☐ If disposal of flood-damaged items is necessary, keep samples of carpet or flooring, blinds, etc., to show your adjuster.
- ☐ If you have building coverage and it is safe to do so, take photos and videos of all damage from multiple angles and floodwater lines inside and outside of your structure.
- ☐ Capture the make, model and serial number of appliances, electronics or any other items of exceptional value. Refer to your Standard Flood Insurance Policy (SFIIP) for a list of covered items.

January 2026

National Flood Insurance Program

Working With Your Adjuster

Your assigned adjuster will conduct an inspection of your property and government-issued photo ID.

- ☐ When you meet the flood insurance adjuster, make sure they have your policy number, if available.
- ☐ Ask the adjuster any questions regarding the claims process.
- ☐ You may request an advanced partial payment of your claim.
- ☐ Give the adjuster your documentation of the loss, including:

Finalizing the Claim & Receiving Payment

- ☐ Ask for the address as to where to submit your documentation to support your claim to your insurance provider.
- ☐ Review the estimate provided by the adjuster carefully to ensure it is correct.
- ☐ Request an additional payment from your insurance provider if the flood damage exceeds your adjuster's estimate. This can be requested if the estimate is incorrect.

After the Claim is Finalized

- ☐ Keep all claim documentation for your records.
- ☐ Complete any necessary repairs and photograph and keep the same damaged item, you may be asked to provide proof of the damage.
- ☐ Update your home inventory for any replaced items.
- ☐ If your claim is denied, you have the right to file an appeal and receive a letter from your insurance provider.

Questions?

Visit [floodsmart.gov](https://www.floodsmart.gov) to learn more about flood insurance and the claims process. Contact your insurance provider for any immediate questions.

January 2026

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FIRST NOTICE OF LOSS

Q & A



October Webinar: A Deep Dive into FEMA Letters of Map Change

Exploring types, requirements, complex case studies and implications for mortgage requirements and flood insurance rating.



Date
October 8, 2026

TIME
1:00pm Central Time

**REGISTRATION
OPENS SOON!**



Mark Your Calendars!

2027 NFA ANNUAL FLOOD CONFERENCE

The Premier Educational and
Networking Event for the Flood
Risk Management Community



March 21-23, 2027
Scottsdale, Arizona