

**Hurricanes Katrina and Rita
FEMA-DR-1603/1607-LA
Information Sheet #002**

INSURANCE CONSIDERATIONS FOR FLOOD

Flood: A general and temporary condition of partial or complete inundation of normally dry land areas from the overflow of inland or tidal waters or the unusual and rapid accumulation or runoff of surface waters from any source. Storm surge is flood.

Flood Damage must be separated from Wind and other causes of loss.
Sewer Backup damage should be identified separately, if possible.

- Address the flood zone of the facility. If only one corner is in a special flood hazard area, the entire structure is considered inside the zone.
- Address the age of the building as closely as possible.
- Identify whether the facility has a basement, and break out and identify any contents in a basement separately. For flood purposes, any room with the floor below ground level is considered a basement, even a living room that is sunken 1 inch below grade. (National Flood Insurance Program (NFIP) limits coverage.)
- Identify the height of the flood line on the Project Worksheet (PW), e.g., "Flood line on interior wall is 2'4" from floor."
- If you are writing more than one facility on a PW you must identify buildings and costs associated with a building separately from its contents and any other buildings and their contents. FEMA must be able to separate wind damage and flood damage to each facility.
- Wind damage and flood damage must be identified and totaled separately.
- If there is water damage (other than flood) to the interior, identify the location of the water entry, e.g., a blown off shingle, broken window, and door forcibly blown open. (Most wind policies will not cover interior damage if there is no opening made by the storm.)
- Address the age and condition of the damaged items (building, contents, etc.) on the PW. (Depreciation not payable under the NFIP may be an eligible cost for FEMA compensation.).
- Identify decks, balconies, stairs and landings separately and specify square footage of each. (NFIP limits coverage.)
- NFIP pays for emergency protective measures such as sandbagging. Identify those efforts on PW.
- NFIP pays for the cost of moving property to protect it from the expected event. Identify costs on PW.
- If a building is under construction (or re-construction), special deductibles and considerations may apply. Identify on PW.
- Property in the open is not covered under the NFIP. Identify all property outside enclosed walls, outside equipment, etc. on the PW.

If you have any questions about how to write flood damages, please call or drop by the insurance section.
POC: Grace Whedbee, Insurance Specialist, 225-339-3794 (desk phones) or 337-281-4092 (cell).