



TROY DOWNING

CSI

COMMISSIONER OF SECURITIES & INSURANCE  
OFFICE OF THE MONTANA STATE AUDITOR

# INSURANCE BEFORE & AFTER A FLOOD

## FLOODS IN MONTANA

*"Our agency stands ready to offer all available resources to help property owners file claims, mitigate future risks, and work with consumers and insurance companies to rebuild these communities."  
—Commissioner Troy Downing*

Take steps to protect your home, family, and financial security throughout the year, and take extra precautions when flooding is predicted in your area. The best way to protect your home and belongings from flood damage is to purchase flood insurance—don't let your hard work be washed away.

### WHAT TO DO BEFORE A FLOOD

#### ■ GET FLOOD INSURANCE

Most homeowners insurance does not cover flood damage. Do an annual "insurance check-up" with your agent to make sure you have the right coverage and amounts of coverage.

#### ■ KNOW YOUR FLOOD RISK

Look up your address in the Flood Map Service Center ([msc.fema.gov/portal/search](https://msc.fema.gov/portal/search)) to learn if you live, work, or travel in areas prone to flooding.

#### ■ TAKE A HOUSEHOLD INVENTORY

Take photos or videos of all major household items and valuables. Documentation may also include receipts and material swatches from any home updates. Retain these items in a safe place because they are important when filing insurance claims.

#### ■ STORE IMPORTANT DOCUMENTS

Save copies of birth certificates, passports, medical records, and insurance papers in a safe, dry place. Keep original documents in a watertight safety deposit box.

### STEPS TO MINIMIZE YOUR FLOOD LOSSES

#### ■ ELEVATE AND ANCHOR UTILITIES

Elevate and anchor your critical utilities, including electrical panels, propane tanks, sockets, wiring, appliances, and heating systems.

#### ■ WATERPROOF YOUR BASEMENT

Install a water alarm and maintain a working sump pump to protect your basement. Install a battery-operated backup pump in case of power failure.

#### ■ CLEAR DEBRIS FROM GUTTERS

Make sure that you clear any debris from gutters and down spouts to avoid an accumulation of water.

#### ■ ELEVATE OR MOVE YOUR FURNITURE

When flooding is predicted or imminent, move furniture and valuables to a safe place, such as an attic or the highest floor of your home.

### DOCUMENT DAMAGE & START CLEAN UP

#### ■ TAKE PHOTOS AND VIDEOS OF THE DAMAGE

This includes structural and personal property damage on the inside and outside of your home, before discarding items. Remember to take photos of the insides of closets and cabinets. Your adjuster will need evidence of the damage to prepare your claim.

#### ■ RECORD APPLIANCE SERIAL NUMBERS

Take photos of the serial numbers for large appliances, such as washers, dryers, and refrigerators damaged in the flood.

#### ■ KEEP SAMPLES OF DAMAGED ITEMS

Keep samples of carpeting, wallpaper, furniture upholstery, window treatments, and other items for your adjuster. The type and quality of material may impact the amount of your claim.

#### ■ CONTACT REPAIR SERVICES

If the building's electrical, water, or HVAC systems are damaged you should initiate repairs. Consult your insurance adjuster or insurance company before you sign any cleaning, remediation, or maintenance agreement.

#### ■ KEEP FLOOD RELATED RECEIPTS

If possible, provide flood related receipts to your adjuster to document damaged property for your flood claim.

**If you have questions or need help with a problem regarding your claim following a flood, contact our Policyholder Services Division at 406.444.2040 or visit [csimt.gov](https://csimt.gov).**

#### DID YOU KNOW?

When flooding is imminent or predicted, National Flood Insurance Program (NFIP) policyholders are eligible to receive up to \$1,000 to purchase loss avoidance supplies like tarps, sandbags, and more.

406.444.2040

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