



TRUENORTH COMPANIES LC  
500 1ST ST SE  
CEDAR RAPIDS, IA 52401-2002

## CLAIM GUIDELINES IN CASE OF A FLOOD

For the protection of you and your family, the following claim guidelines are provided by the National Flood Insurance Program (NFIP). If you are ever in doubt as to what action is needed, consult your insurance representative or call the NFIP toll-free at 1-800-638-6620. If you are Deaf/hard of hearing or have a speech disability and use relay services, call 711 from your TTY or use VRS to call 1-800-638-6620.

- Notify Selective Insurance or your insurance representative as soon as possible after the flood.
- If you have not been contacted by an adjuster within 24 - 48 hours after you reported the claim to your insurance representative please call Selective Insurance at (877) 348-0552.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- Discuss with the claims adjuster any need you may have for an advance or partial payment for your loss.
- To help the claims adjuster, try to take photographs of the outside of the premises showing the flooding and the damage and photographs of the inside of the premises showing the height of the water and the damaged property.
- Place all account books, financial records, receipts, and other loss verification material in a safe place for examination and evaluation by the claims adjuster.
- Work cooperatively and promptly with the claims adjuster to determine and document all claim items.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments on the basis of your proof of loss. This policy requires you to send us detailed proof of loss within 60 days after the loss.
- Coverage problems and claim allowance restrictions will be communicated directly from Selective Insurance or the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to the Selective Insurance or the NFIP on the elements of flood cause and damage.
- At our option, we may accept an adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages to your insured property. You must sign the adjuster's report. At our option, we may require you to swear to the report.