

WHAT TO DO IF YOU HAVE FLOOD DAMAGE



Flood damage is usually caused by water from a natural disaster, hurricane, or heavy rain event entering the interior of a home. Whether your home experienced inches of flood water or a few feet, follow the steps below to protect yourself and your property in the event of an emergency.

The main goal in a flood event is to keep people and pets safe. We always recommend listening to authorities' evacuation recommendations.

1 AVOID ADDITIONAL RISK

If you can do so safely, turn off all water and electrical sources within the home (make sure you have a flashlight). Even if there's a widespread power outage, it's a good idea to turn off the main and all of the individual fuse connections so if the power is reactivated, you're not at risk for mixing standing water and electricity.

2 CALL YOUR INSURANCE COMPANY

Start a claim immediately with your insurance agent or carrier. An insurance adjuster will assess flood damages to your home, either in person or remotely. If remote adjustment is possible, they will guide you on how to collect the documentation required for a successful damage assessment. *Note: Flood insurance policies usually take 30 days to take affect after they are written and paid for.*

3 DOCUMENT YOUR FLOOD DAMAGE

Take photos and videos of the damage on the inside and outside of your home, including any damage done to the structure itself and your personal property. **Most insurance companies ask that nothing is thrown away until it is seen by the adjuster.** Your adjuster will need evidence of the damage to prepare your claim.

4 PROTECT YOUR HEALTH

Even if the water in your home is clear, you should assume it's been contaminated. After documenting your flood damage, immediately throw away flooded items that pose a health risk, such as perishable food, clothing, and cushions/pillows. If possible, wear waders, waterproof boots, and rubber gloves to avoid contaminants when removing water-damaged possessions.

5 CONTACT REPAIR SERVICES

Contact utility companies if you suspect damage to water, gas, electric, or sewer lines. Be sure to consult your adjuster before you sign any cleaning, remediation, or maintenance agreement.

NEED A RECOMMENDATION? WE'RE HERE TO HELP.

We work with the best home service vendors in the Greater Houston area and are happy to give you a recommendation. Give us a call or email us today to get connected.



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