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FOR RELEASE ON RECEIPT

May 22, 2020

APCIA Offers Recovery Tips for Edenville Dam & Sanford Dam Flood Victims

MIDLAND, Mich. — Flood waters from the failed Edenville Dam and Sanford Dam rushed through surrounding areas and communities this week, destroying and damaging homes and businesses in its path. When the water begins to recede and evacuated residents can safely return to their homes, the American Property Casualty Insurance Association (APCIA) urges those who experienced damage to contact their insurer as soon as possible to begin the claims process.

“Residents who are displaced are understandably eager to return home, but always put your safety first and heed all warnings from local officials,” said Adam Shores, vice president of state government and political relations for APCIA. “If your property experiences flood damage, call your insurance company as soon as possible. Insurers are ready to help victims file claims and get on the road to recovery.”

A standard homeowners policy does not cover flood damage. Flood coverage must be purchased as a separate policy through the National Flood Insurance Program. New flood policies typically take 30 days before they go into effect.

Once you file your claim, there are several things you can do, such as photograph the damage and make an inventory of what was lost and damaged to help expedite the recovery process.

APCIA offers the following tips for before, during and after flood events:

Review your insurance policy. Call your insurance agent or company to evaluate your insurance coverage and determine whether you should purchase flood insurance. Be familiar with what is covered in your policy and know your deductibles.

Complete a home inventory. Make a list of your household items and include receipts, descriptions and estimated values. Use your cell phone to easily photograph or videotape your home and possessions for further documentation. Keep your inventory and insurance policy information in a safe place.

Stay alert to rising water. Flood emergencies can develop quickly. It is important to monitor media reports, and if your home is near water or in a low-lying area, stay alert and seek higher ground if necessary. Never drive through high water. Remember “Turn Around, Don’t Drown.”

Document damage. If you experience flood damage, contact your insurer right away to begin the claims process. Make a list of damages and document the damage by taking photos on your cell phone before you start cleaning up. Set aside damaged furniture and other expensive items to show your adjuster, and keep receipts for any temporary repairs that you make. To settle your claim quickly and accurately, insurers need as much information and documentation about the damage as possible.

Beware of contractor fraud and abuse. Watch out for unscrupulous contractors seeking to take advantage of people in vulnerable situations following natural disasters. Contact your insurer, agent or local business bureau for references on potential contractors and ask for certificates of liability and workers compensation before signing contracts.

APCIA has more flood recovery tips for home, business, and vehicle owners available [here](#).

The American Property Casualty Insurance Association (APCIA) is the primary national trade association for home, auto, and business insurers. APCIA promotes and protects the viability of private competition for the benefit of consumers and insurers, with a legacy dating back 150 years. APCIA members represent all sizes, structures, and regions—protecting families, communities, and businesses in the U.S. and across the globe.

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