



Filing a Flood Insurance Claim

First, determine who provides the flood insurance coverage

- Look at the first page of the insurance policy; or,
- Call your insurance agent
- Then, follow these steps to file a flood insurance claim

IF policy coverage is with the Federal Emergency Management Agency's (FEMA) National Flood Insurance Program (NFIP):

- Policyholders, both individuals and businesses, should first notify the insurance company that sold the flood policy **on behalf of the NFIP** of damage and to make a claim.
 - Read the flood claim process [fact sheet](#) and the three steps for [filing a claim](#)
 - To locate a flood insurance agent, see the NFIP's [Agent locator](#)
- For any additional questions, specialists with the NFIP Call Center are available to assist with the servicing of a claim, provide general information regarding policies, and technical assistance to aid in recovery.
- You can call the NFIP Call Center at 1-800-621-3362 and select option 2.
 - Have your contact information ready - i.e., name, policy number, property address, telephone number or email address
- You can also put your concerns in writing by completing a "[Request for Support](#)" form and emailing it to FEMA-NFIP-Support@fema.dhs.gov.

Source: Federal Emergency Management Agency/National Flood Insurance Program website: www.floodsmart.gov

IF policy coverage is with a private insurance company as part of a homeowner’s policy or as a separate flood insurance policy:

- Policyholders should contact their insurance agent or insurance company first to report the claim.
- To locate a licensed Florida insurance agent, click [here](#).
- The following chart provides a listing of the insurance companies currently writing flood insurance in Florida and outside of the NFIP. The Office’s flood insurance [webpage](#) provides additional information and resources.

Insurance Company Name	Website Address	Claims Number
American Home Assurance Company Chartis Property Casualty Company	www.aig.com	1-888-760-9195
American Strategic Insurance Corporation	www.americanstrategic.com	1-866-274-5677
American Summit Insurance Company	www.american-summit.com/	1-800-777-3636
Bankers Insurance Company	www.bankersinsurance.com	1-800-627-0000
Centauri Specialty Insurance Company	www.centauriinsurance.com	1-866-215-7574
Federal Insurance Company	www.chubb.com	1-800-252-4670
Firemans Fund Insurance Company	www.firemansfund.com	1-866-386-3932
Homeowners Choice Property & Casualty	www.hcpci.com	1-866-324-3138
Lloyds Underwriters – c/o the Flood Insurance Agency in Gainesville, FL (<i>Surplus Lines Flood Writer</i>)	www.thefloodinsuranceagency.com	1-877-356-6348
Markel American Insurance Company	www.markelcorp.com	1-800-362-7535
Privilege Underwriters Reciprocal Exchange	www.pureinsurance.com	1-888-813-7873
Typ Tap Insurance	www.typtap.com	1-844-289-7968
Universal Insurance Company of North America	www.universalnorthamerica.com	1-866-999-0898
Wright National Flood Insurance Company	www.wrightflood.com	1-800-725-9472

Source: Office of Insurance Regulation website: www.flor.com
