FEMA

Fact Sheet

National Flood Insurance Program

NFIP Call Center Pilot Program

FEMA's top priority is to support disaster survivors and help communities recover from the devastating effects of disasters. To accomplish this mission, FEMA is undertaking changes and improvements to the National Flood Insurance Program (NFIP).

As part of these improvements, FEMA launched an NFIP call center pilot program to better serve and support policyholders with the servicing of their claims. Flood insurance claims can be complicated, and policyholders may have questions in the days and weeks following a disaster. Not all questions can be quickly or easily answered by one's insurance agent.

Policyholders who may have questions about their flood policy can call 1-800-621-3362, Monday through Friday from 8 a.m. to 6 p.m. (CDT). Specialists will be available to assist policyholders with the servicing of their claims, to provide general information regarding their policies or to offer technical assistance to aid in recovery. The call center will also be open to disaster survivors who have general questions about the NFIP.

For those who prefer to put their concerns in writing, a "Request for Support" form will be posted at www.fema.gov/national-flood-insurance-program, which can be e-mailed to FEMA-NFIP-Support@fema.dhs.gov.

Call center staff will be able to answer everything from basic inquiries to more complicated flood insurance questions such as, "What is covered under my policy? What documents are needed to file a claim? What if I have problems with my adjuster?" Staff will be trained to provide superior service and put customers' needs first.

Flood insurance plays a critical role in assisting survivors on their road to recovery. Like other types of insurance, it does not cover all losses but it is the first line of defense against a flood. While the payouts won't make the insured whole, our top priority is to ensure policyholders get what they are due under their coverage.

FEMA expects participating insurance companies and their contractors who assist in carrying out the program to continue to improve their customer-centric approach as they handle flood insurance claims. Policyholders should expect full transparency on how the claim is being adjusted, what elements of damage are covered under the Standard Flood Insurance Policy, what elements are not covered, and how costs are calculated for the loss. This initiative is part of FEMA's ongoing commitment to effective, long-term improvements to the NFIP.

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