



After Harvey Leaves—What Flood Insurance Policyholders Need to Know

NFIP Policyholders Must Follow the Guidelines of their Flood Policy When Cleaning Up

It's the responsibility of all National Flood Insurance Program (NFIP) policyholders to minimize the growth and spread of mold as much as possible. NFIP flood insurance policies will not cover mold damage if a policyholder fails to take action to prevent the growth and spread of mold.

In some instances, it's just not possible for a policyholder to get to the property and clean up and remove the mold. The damage may be covered when:

- A legally authorized official has banned entrance into the area (possibly as a result of downed trees, downed power lines, washout/destruction of roadways, and any other reason the official may restrict entrance); and or
- Floodwaters remain around the home or in the area impeding the policyholders ability to inspect and maintain the insured property.

Before discarding items, policyholders should be sure to document their damage using photos and/or videos. The policyholder should retain, for the adjuster, samples or swatches of carpeting, wallpaper, furniture upholstery, window treatments, and other items where the type and quality of material may impact the amount payable on the claim. Properly documenting damaged property is critical for your flood claim, so discuss what your policy requirements are with your insurance agent and adjuster.

To learn more about safe and effective flood cleanup, visit the the U.S. Department of Environmental Protection Agency's website to download a [Homeowner's and Renter's Guide to Mold Cleanup After Disasters](http://www.epa.gov/mold/mold-cleanup-after-floods) (www.epa.gov/mold/mold-cleanup-after-floods).

NFIP flood insurance does not cover Additional Living Expenses, including temporary housing, so in addition to filing your flood claim, it's important to register for FEMA assistance online, at www.DisasterAssistance.gov or by downloading the [FEMA mobile app](#).

"FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards."