Flood Talking Points



Hurricane Preparedness

Below is contact information and instructions on how to file a flood claim.

Contact Information

Our Flood claim staff is available to assist you with any of your flood claims needs.

Toll Free: 877-348-0552 Local: 973-948-3311 Claims Fax: 877-647-1798 Email: <u>floodclaims@selective.com</u>

Your Selective Flood customer can also report claims at <u>www.myselectiveflood.com</u> if they have signed up as a user.

Reporting A Claim (First Notice of Loss)

- Losses can be reported to Selective in the following ways:
 - Self Service Site at <u>http://www.myselectiveflood.com</u> (can only be used if an account has been established);
 - Selective's Claim Department e-mail <u>floodclaims@selective.com</u>;
 - Phone: 877-348-0552;
 - Fax: 877-647-1798

Please include alternate phone numbers for your insured and email addresses if possible.

- Once Selective receives the new loss, we enter the claim into the Selective Flood System and verify coverage.
- The coverage verification sheet and loss notice are then forwarded to the adjusting company, who will contact the insured to arrange an inspection within 48 hours of receiving the claim from us. We use only National Flood Insurance Program (NFIP) certified adjusters.
- Our Selective claims representative will also make contact with the insured to advise them of who their adjuster is and what to expect.



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Important Flood Reminders

It is important to provide the insured guidance after the flood to expedite their claim:

- If possible, provide important Flood Material, such as the Claims Handbook, Summary of Coverage, and Policy Forms readily available for your use.
- Insured should take steps necessary to protect property from further damage.
- Set aside damage property for further inspection. Do not dispose unless required by law.
- If you must dispose of damage items, document and take as many photos as possible.
 - Keep samples for the adjuster to see
 - Cut a piece of the carpet
- Take pictures of the loss and all damaged property
- List Areas of Structure damage
- Track all claim-related expenses and keep copies of all receipts
 - List the quantity of each item
 - o Description, Brand, Cost, Model, Serial Number etc...
 - Clean up

Claim Material

Flood Material, such as the Claims Handbook, Summary of Coverage and the NFIP Flood Manual, is readily available for your use in our Forms Library located on the main page of our Flood Website at <u>www.selectiveflood.com</u>, and located under the "For Agents" drop down tab, located at the top of our Selective Insurance Main Page at <u>www.selective.com</u>.

