



DEAR FLOOD POLICY HOLDER:

First and foremost, I would like you to understand that I truly feel for your current situation. Besides once having suffered flood losses myself and having experienced firsthand the stress you are experiencing right now; I have been in the catastrophe industry for many years and have helped countless good people through this process. **Please know, I am here to help and am fully dedicated to making this process as painless as my role allows.**

With that said, I will need your help with some things along the way. **Your largest role, regarding your flood insurance claim will be documenting and organizing your flood damaged contents (also referred to as your personal property policy).**

I will handle the building portion of your claim, with little involvement from you. However, most of the time, by the time us flood adjusters can make it for inspection, your contents will have already mostly been removed from your home or business. Therefore, **it is especially important that you are documenting every item that was damaged as you are removing them. Take photos, LOTS OF PHOTOS!**

As you begin to itemize, please understand that **only contents covered by your policy are those that are within your building, or fully enclosed storage rooms, garages, and sheds (shed's must be anchored to the ground or the damaged contents within them will not be covered).** Any contents damaged while outside of your insured building, or one of these structures, are not covered by the policy. Please follow these guidelines while itemizing your contents, and don't hesitate to call me should you have any questions or concerns.

1. Your list should be organized by the **room** wherein the damaged items were located during the flood
2. All items must include a **brief description, approximate age, & replacement cost**
3. Please remember that replacement cost is **TODAY'S COST to replace** the item with like kind & quality
4. **Mechanical & Electronic items** must also include make/model, & serial number, in addition to approximate age, & replacement cost
5. **Furniture** must include fabric type, make, age & cost of cleaning or replacement
6. **Clothes** may be grouped together by like items, for example:

3 pairs ladies' sneakers	2 years old	\$79.99 each
4 pairs men's' dress shoes	5 years old	\$99.95 each
7. **Bed linens** need to be listed as a set of sheets by size, comforters list separately
8. **Large or expensive items** need to be accompanied by a receipt if possible, or find a similar item online & include a screenshot, link, or photo of that similar online item

MOST IMPORTANTLY, PLEASE TAKE MANY PHOTOS!!!

IN THE PHOTOS YOU MUST SHOW THE FLOODWATER DAMAGE TO EACH ITEM!!!