



Montgomery County Office of Homeland Security and Emergency Management

FLOOD INSURANCE AND RECOVERY

For Immediate Release – September 12, 2017

Montgomery County Office of Homeland Security and Emergency Management continues to work with our debris contractor to collect debris from your homes. Help us help you, visit mctxoem.org to self-report your debris and damage, and/or you may call 936-523-3916. This will allow us to direct debris removal trucks to those areas that have the most debris.

Or you may take your debris to one of the following public drop-off debris sites.

- 1130 Pruitt Dr.-Spring
- 242 – Northwest corner of 1314 & 242
- 10990 Seven Coves Rd - Conroe
- Lone Star Parkway - Montgomery

Other Information:

- If your car was towed contact Montgomery County Sheriff's office at 936-760-5800.
- If your home has suffered damage, call your insurance agent to file a claim.
- **Save all receipts from purchases made in your recovery efforts.**
- **Take pictures of your debris to show FEMA adjusters when they arrive to assess your damages (DO NOT prevent your debris from being picked up by our drivers)**

FEMA's National Flood Insurance Program is a federal program for property owners. It focuses on reducing private and public structures impact from flooding, by providing affordable insurance. By encouraging home/business owners to retain general risk insurance, including flood insurance.

(FEMA, 2017, <https://www.fema.gov/national-flood-insurance-program>)

Filing your Insurance claim

You can file your flood insurance claim by following these three steps:

Step one:

After experiencing a flood, contact your agent or insurance company to file a claim. An adjuster should contact you within a few days of filing your claim. If you do not hear from an adjuster, you can contact your insurance agent or company again. Make sure you have the following information handy:

- The name of your insurance company
- Your policy number
- A telephone and/or email address where you can be reached at all times

Step two:

Separate damaged from undamaged property. Your adjuster will need evidence of the damage to your home and possessions to prepare your repair estimate.

- Take photographs of all of the damaged property, including discarded objects, structural damage, and standing floodwater levels.
- Make a list of damaged or lost items and include their date of purchase, value, and receipts, if possible.
- Officials may require disposal of damaged items so, if possible, place flooded items outside of the home.

Step three:

Your adjuster will provide you a Proof of Loss form for your official claim for damages. You'll need to file this claim with your insurance company within 60 days of the flood. This document substantiates the insurance claim and is required before the National Flood Insurance Program (NFIP) or insurance company can make payment.

- Beware of scams, use only reputable companies

You'll receive your claim payment after you and the insurer agree on the amount of damages and the insurer has your complete, accurate, and signed Proof of Loss form. If major catastrophic flooding occurs, it may take longer to process claims and make payments because of the sheer number of claims submitted.

More information is available at the following link: www.floodsmart.gov

FEMA's how to buy flood insurance is a good reference for questions to ask your agent. <https://www.fema.gov/national-flood-insurance-program/How-Buy-Flood-Insurance>.

Montgomery County residents will continue to need monetary donations for months to come. Please make any monetary donations to the following location:

The Montgomery County Community Foundation – MC Long term Disaster Recovery Fund <http://www.mccfoundation.org/> If calling to make your donation please make sure to mention the Long term Disaster Recovery Fund (281) 363-8158

To donate online via PayPal:

https://www.paypal.com/cgi-bin/webscr?cmd=_s-xclick&hosted_button_id=8S54ZS4Y4YCQY

You may continue to make food and beverage donations to:

Montgomery County Food Bank, 1 Food for Life Way, Conroe TX 77385, (936) 539-6686, mcfoodbank.org

Continue to monitor mctxoem.org for updates.

###