

Flood Claim Documentation Checklist

Flood files turn on water lines, elevations, and the right policy type.

- 01.** Photograph water lines on walls and mark heights before demo when safe.
 - 02.** Distinguish flood water from other water sources in your notes.
 - 03.** Keep NFIP / flood policy documents separate from homeowners if both apply.
 - 04.** Save mitigation, extraction, and drying invoices with dates.
 - 05.** Document contents with photos and a room inventory.
 - 06.** Record date of loss, discovery, and first notice to the carrier.
 - 07.** Retain every letter, adjuster visit note, and estimate.
 - 08.** Ask AF Claims how documentation supports your file — free initial review.
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Free claim review · Phone, Zoom, or in person · 1395 Brickell Avenue, Suite 800, Miami, FL 33131 (Brickell Arch). Educational checklist only — not legal advice. Coverage and results vary.