



Storm Ida – Information for CPC Customers

Safety is of the utmost importance to CPC and we encourage you to listen to authorities for information and instructions after flooding occurs. We recommend that as soon as possible you reach out to your insurance carrier and/or broker to report any losses and discuss any insurance questions you may have. For your convenience, see below guidance on filing a flood claim.

- **File Claims Promptly.** File claims as soon as possible after losses occur.
- **Provide All Documentation.** Ask your insurance company exactly what documents, forms, and data they will need you to submit.
- **Flood Damage Claims.** Flood damage is typically only covered by flood insurance, obtained via the National Flood Insurance Program (NFIP). If you have flood insurance and have flood damage, file claims with the insurer that sold you the policy. If you purchased a policy directly from NFIP, you should contact them directly.
- **Keep Detailed Records.** Keep a record of all conversations with your insurer, include the agent's name and times and dates of all calls.
- **Follow Up.** Follow up with the Insurer or agent in writing, reflecting your understanding of in-person or telephone conversations. After an adjuster visit, follow up in writing reflecting your understanding of the adjuster visit.
- **Document Losses.** Take photos and/or videos showing the extent of the damage and losses before cleaning anything up.
- **Take Inventory.** Provide your insurer with a detailed room-by-room inventory of damaged personal items and property. Include receipts, credit card statements and any other documents showing item values.
- **Emergency Repairs.** Property owners are responsible for protecting their property from further damage after a loss, but should make only repairs necessary to prevent further damage to property, like covering broken windows. Save receipts showing emergency repairs.
- **Permanent Repairs.** Permanent repairs should not be made until insurers have inspected losses. All damaged personal property should be kept until an insurance settlement has been reached.
- **If You Relocate, Keep Your Receipts.** If you need relocate while your home is being repaired, keep records of your expenses. Homeowner and renter insurance policies generally cover the cost of additional living expenses if your home is damaged by an insured disaster.
- **Disaster Assistance.** When a Presidential Disaster Declaration for Individual Assistance is made, FEMA disaster assistance may be available to both insured and uninsured individuals and businesses, when settlements may not meet disaster related needs. Reporting damage to local officials does NOT qualify you for FEMA aid. You must contact FEMA directly to sign up for FEMA aid.
- **Small Business.** FEMA's Small Business Administration (SBA) also offers low interest disaster loans to homeowners, renters, businesses, and some nonprofit organizations.

For your convenience we are also providing links to additional government resources:

- Check with FEMA to see if your area is covered by a disaster declaration: [Disaster Information | FEMA.gov](#)
- National Flood Insurance Program: [FloodSmart | How to Document Flood Damage Insurance Claims](#)

If you have any questions, please reach out to your Asset Manager.