



DEPARTMENT OF FINANCIAL REGULATION
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Consumer Advisory: July 17, 2023

Insurance Resources for Those Affected by Floods

MONTPELIER, Vt. – The Vermont Department of Financial Regulation provides the following important flood insurance resources for those impacted by the flood.

- For individuals or businesses with flood insurance, the first step is to determine if your coverage is provided by a private insurer or through the National Flood Insurance Program (NFIP). Check your policy or contact your agent if you are unsure.
 - If you are covered by the NFIP, [please see this site to file a claim](#) or call the NFIP Call Center at (877) 336-2627. The deadline for filing your NFIP claim is September 12, 2023.
 - If you are covered by private flood insurance, contact your agent or the insurance company to file a claim.
 - Individuals may also be eligible for FEMA disaster assistance. Please refer [to FEMA FloodSmart.gov](http://FEMA.FloodSmart.gov).
 - Individuals and businesses may be eligible for low-interest loans from the Small Business Administration (SBA). Please refer to [the SBA Disaster Loan Assistance website](#).
 - The Agency of Commerce and Community Development has [a Resource Center](#) that can help your business identify resources that you may need.
- For individuals without flood insurance, please be aware that most Homeowners policies do not provide coverage for losses due to flooding. However, you should contact your agent or insurance company to verify your coverage. You should also file a claim as you will likely need a denial from your insurer to apply for federal disaster assistance. For information on disaster assistance, please refer [to FEMA FloodSmart.gov](http://FEMA.FloodSmart.gov).
- For businesses without flood insurance, contact the Small Business Association at [SBA Business Physical Disaster Loan](#) or [SBA Economic Injury Disaster Loan](#) as low-interest loans may be available.
 - The Agency of Commerce and Community Development has set up a [Resource Center](#) which can help you identify needed resources.

- If your vehicle sustained storm or water damage, coverage may be available through your auto insurance policy. Please contact your agent or insurer to report the loss.
- For information on
 - documenting damage and clean up, please see [this FEMA site](#).
 - mold remediation after flooding, please refer to [this EPA webpage](#).
 - health concerns, please visit [the VT Department of Health](#).

General Resources

FEMA - [Tools to Recover](#)

Various Types of Disaster Assistance – [Disaster Assistance.Gov](#)

National Flood Insurance Program - [Summary of Coverage](#)

NAIC - [Flood Insurance Basics](#)

State of Vermont - [Main Site Flood Resources](#)

If you have questions, please contact Consumer Services at 800-964-1784 or dfr.InsuranceInfo@vermont.gov.

Note: for overall information about flood insurance, visit [the DFR Flood Insurance webpage](#).

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