

Policyholder-Prepared

PROOF OF LOSS
BUILDING AND CONTENTS

Policyholders use this form to provide a Proof of Loss to their insurer, which is the policyholder's statement of the amount of money being requested, signed and sworn to by the policyholder, with documentation to support the amount requested, as required by the [Standard Flood Insurance Policy](#) (SFIP) in section VII.J.4.

POLICYHOLDER: _____ POLICY NO.: _____
PROPERTY ADDRESS: _____ CLAIM/FILE NO.: _____
CITY: _____ STATE: _____ ZIP: _____ DATE OF LOSS: _____
MAILING ADDRESS: _____ Same as property _____ TIME OF LOSS: _____
CITY: _____ STATE: _____ ZIP: _____ PHONE NO.: _____
EMAIL #1: _____ EMAIL #2: _____

How flood loss happened: _____

Interest: Mortgagee(s): _____ None: ☐
Others with interest in or liens, charges or claims against property: _____ None: ☐
Other insurance that may insure this loss: _____ Type: _____

Title and Occupancy: Building type: _____ Ownership/use: _____
Contents type/ownership/use: _____

COVERAGE / BENEFIT TYPE	AMOUNT OF COVERAGE	DEDUCTIBLE	AMOUNT CLAIMED
COVERAGE A - BUILDING PROPERTY	\$ _____	\$ _____	\$ _____
COVERAGE B - PERSONAL PROPERTY	\$ _____	\$ _____	\$ _____
NET AMOUNT CLAIMED:			\$ _____

Requirements for submitting a complete Proof of Loss (check all that apply):

☐ In completing this Proof of Loss, I have used my own judgment concerning the amount of my loss.

☐ I have justified the amount of my loss by attaching the following:

- ☐ Specifications of damaged buildings and detailed repair estimates (for building claims)
- ☐ A detailed inventory of damaged personal property (for contents claims)
- ☐ All bills, invoices, receipts and related documents (for all claims)

I understand that I must submit a Proof of Loss within 60 days of the date of the loss or within any extension of that deadline made in writing by FEMA's Federal Insurance Administrator. The flood event identified above damaged or destroyed the property claimed on this Proof of Loss. I understand that my SFIP is issued pursuant to federal law, the [National Flood Insurance Act of 1968, as amended](#), and applicable federal regulations in [Title 44 of the Code of Federal Regulations, Chapter 1, Subchapter B](#).

I understand that I may still request additional payment for other flood damages if I believe that not all damages were addressed in this estimate. In the event a third party is responsible for the damage, I hereby authorize my insurer to bring suit in my name against any third party who may be responsible for the damages.

I have not knowingly and willfully falsified or concealed a material fact, made a false or fraudulent representation, or presented any false document in connection with this claim, and acknowledge that any such action may be punishable by fine of imprisonment under applicable United State Codes.

By signing and dating this form, I declare under penalty of perjury that the foregoing is true and correct.

POLICYHOLDER SIGNATURE: _____ DATE SIGNED: _____
OWNER NAME: _____ OWNER TITLE: _____

Flood Insurance Loss Report

**United States. Congress. Senate.
Committee on Banking, Housing, and
Urban Affairs. Subcommittee on
Economic Policy**

Flood Insurance Loss Report:

National Flood Insurance Repetitive Losses United States. Congress. Senate. Committee on Banking, Housing, and Urban Affairs. Subcommittee on Economic Policy, 2005 The National Flood Insurance Program and Repetitive Loss Properties United States. Congress. House. Committee on Financial Services. Subcommittee on Housing and Community Opportunity, 2001 *National Flood Insurance Program: Answers to Questions About the NFIP*, 1980 *Review and Oversight of the National Flood Insurance Program* United States. Congress. House. Committee on Financial Services. Subcommittee on Housing and Community Opportunity, 2005 Questions and Answers on the National Flood Insurance Program, 1983 **Federal Flood Insurance Program** United States. Congress. Senate. Committee on Appropriations. Subcommittee on HUD-Independent Agencies, 1981 *Oversight Hearing on FEMA Flood Insurance Program* United States. Congress. Senate. Committee on Appropriations. Subcommittee on HUD-Independent Agencies, 1985 Answers to Questions About the National Flood Insurance Program Charles D. Fletcher, 1999-03 Intended to acquaint the public with the National Flood Insurance Program NFIP It is designed for readers who do not need a detailed history or refined technical or legal explanations but do need a basic understanding of the program flood insurance information for prospective buyers coverage filing a flood insurance claim floodplain management requirements flood hazard assessments NFIP address list of available publications address for obtaining CRS coordinator s manual **Answers to Questions about the National Flood Insurance Program**, 2004 **Hearings, Reports and Prints of the Senate Committee on Banking and Currency** United States. Congress. Senate. Committee on Banking and Currency, 1965

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