



DEPARTMENT OF FINANCIAL REGULATION
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Consumer Advisory: July 16, 2023

Insurance Guidelines/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.
 - If you are covered by private flood insurance, contact your agent or the insurance company to file a claim.
- For individuals or businesses without flood insurance, please be aware that most Homeowners and Commercial Property 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](#).
- 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](#).
- For information on mold remediation after flooding, [please refer to this EPA webpage](#).
- For information on 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 Flood Resources](#)

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