

Flood Loss

VAcrop requests Members follow the below steps when a Flood Loss occurs.

Reporting

- Notify VAcrop as soon as possible.
 - Reporting through www.vacorp.org provides an immediate claim number
 - Members can include photographs and estimates at the time of initial report
- Provide the following:
 - Loss Location Name and Address
 - If there are multiple locations, provide the name and address for all damaged locations.
 - Date of Loss
 - Cause of Loss
 - Summary of Damages
 - Name and Contact information for the primary contact
 - Estimated cost of damage

Action Steps

- Take photographs and document the loss
- Take steps to protect existing property from further loss
- Begin salvage or clean-up immediately
- Make temporary repairs if necessary to prevent further loss or damage
- Keep any receipts for temporary repairs or other loss related expenses
- Retain any damaged items for inspection
- Provide the Flood plat for the location
 - If there are multiple locations, provide a flood plat for each location
- Document the content loss on the provided Excel spreadsheet

Flood Coverage Information:

- Flood coverage does not apply to direct physical loss or damage to property at any location which is, wholly or partially within Special Flood Hazard Areas, areas of 100 Year Flooding, as defined by the Federal Emergency Management Agency.
- If the loss location is not within the 100-year Flood Zone, as defined by the Federal Emergency Management Agency, then you will incur a \$25,000 deductible or your regular deductible, whichever is higher.

If the loss is above \$25,000:

- We will assign an appraiser to come out and inspect the damages.
- The appraiser will contact you to schedule a time to inspect the damages.