The Standard Flood Insurance Policy (SFIP) excludes from coverage a loss caused by a flood that is already in progress at the time and date the policy is purchased. In other words, damage from a flood that begins before the policy is purchased, is not covered even if the flood event does not damage the insured property until after the policy’s effective date.

When a policyholder requests to add coverage or to increase coverage limits to an existing policy and a flood is already in progress, the added coverage or increased limit will not apply to a claim for damage that occurs to insured property from that existing flood event, even if the damage does not occur until after the effective date of the added or increased coverage. The policyholder will only be covered under the lesser (original) policy limits. However, a flood claim that occurs, from a different flooding source and after the effective date of the added increased coverage, will be covered using the purchased coverage or increased coverage limits.

FEMA is aware that flood insurance policies are being purchased after there is evidence of flooding in the area. Extensive sandbagging or temporary levees should prompt a Flood-in-Progress (FIP) investigation. The following are areas of flooding identified by FEMA where the FIP exclusion has been applied to some claims. **This list is not intended to serve as a comprehensive or all-encompassing list and is not to be used as a systematic means to apply the FIP exclusion.**

<table>
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<tr>
<th>Location</th>
<th>Relevant Information</th>
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Eagle Lake, Charter Township of Texas, Kalamazoo County in southwest Michigan  
Began between February 18 – 21, 2018.  
 
Lake Poinsett, South Dakota  
Began March 29, 2019 12:00 p.m.  
 
Red Lake, South Dakota  
Began March, 2019.  
 
Lake Huron, St. Clair River and Lake St. Claire Michigan  
This area suffered several separate long-term flood events during 2019 and 2020.  
 
Lake Shamineau, Minnesota  
Lake continues to flood. May affect claim reported after January 1, 2018.  
 
Twin Lakes, Wisconsin  
Flooding continues around the lake. May affect policies purchased after June 2017.  

**Claim Handling Considerations**

Each claim is evaluated on an individual basis to determine if the FIP exclusion should apply. Evidence that a flood may be in progress on the purchase date or on the date policy coverage is added or limits increased, may include a recent:

- Flood in the community where the insured building is located caused by the same source of flooding as the flood on the insured property, or  
- Event initiating a flood that causes damage, such as: a spillway opening, levee breaching, dam releasing water, or water escaping from the banks of a waterway (stream, river, creek, etc.).

When adjusting a claim for which the FIP exclusion may apply, the adjuster must investigate if a flood is already in progress at the time and date the policy is
purchased. The investigation and coverage determination should sufficiently document the coverage decision in the claim file. It is important to inform FEMA of any potential FIP claims to ensure uniformity in claims handling for all insurers.

The NFIP Claims Manual provides guidance on when the FIP exclusion may apply, adjustment concerns, and how to request assistance – October 2021, Claims Manual Section 2: Claims Processes and Guidance, 16. Flood-In-Progress Exclusion on page 238.

Resources:

- Claims Manual
- Flood in progress infographic

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