After filing your flood claim:

☐ The Insurer will provide ICC information and assign a claims adjuster to help begin the ICC process.
   • Your ICC claim is a separate claim from your direct property loss claim.

☐ Request a written determination letter from your local building official as to whether your building is “substantially or repetitively damaged” according to local floodplain requirements.

☐ Submit the substantial damage determination letter directly to your Insurer.
   • An ICC representative will verify whether your flood claim is eligible for ICC, and will contact you.

☐ If your building is “substantially or repetitively damaged”, you may select one or more of the following mitigation activities – demolition, elevation, relocation, or flood-proofing (non-residential building only).

Once ICC eligibility is verified, you must provide the Insurer with:

☐ A building permit granted from the local building official for the mitigation activity chosen – demolition, elevation, relocation, or flood-proofing (non-residential building only).

☐ A signed contract and estimate from a contractor for the mitigation activity.

☐ Your Insurer may agree to advance you a partial payment towards the estimated amount of your mitigation activity.
   To request an advance:
   • Provide the details of your request in a signed statement to the Insurer.
   • Provide a schedule of work to be performed with expected dates, signed by your contractor.
   • Request an ICC proof of loss for the amount you are requesting.

Once your mitigation is complete, you must provide the Insurer with:

☐ A letter of mitigation compliance from the local building official, or the building occupancy permit. The local building official must revisit and inspect the building.

☐ Proof of payment from your contractor for the mitigation activity.

☐ If you chose elevation or relocation:
   • Obtain and provide a NFIP Elevation Certificate completed by a state licensed land surveyor or registered professional engineer.
   • Provide four photographs, one of each side to the exterior of the building
   • Provide four photographs, one of each side to the interior of any enclosed area below the lowest elevated floor.

Once the Insurer receives this information, a final ICC proof of loss form will be sent which must be signed and returned. Upon receipt, your ICC claim will be submitted for processing and payment.

For additional information on the Increase Cost of Compliance