



National Flood Insurance Program

Increased Cost of Compliance (ICC) - Policyholder's Processing Checklist

This checklist will help you understand what must be provided to your flood insurance company or adjuster (Insurer) to be eligible for up to \$30,000 under the Standard Flood Insurance Policy through Increased Cost of Compliance (ICC).



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.

