

Answering the Call: NFIP Call Center Provides Valuable Assistance

New York, NY – Navigating the murky waters of flood insurance can be challenging at the best of times. For those who have actually experienced a flood, the process of filing and dealing with a flood insurance claim can be overwhelming. Many people do not understand that flood insurance is a completely separate policy from homeowner’s insurance, and there are many intricacies to a flood insurance policy that can be easily overlooked, misunderstood, or confusing. For these reasons, following major flood disaster declarations, such as occurred in the wake of Hurricane Sandy in October 2012, the Federal Emergency Management Agency (FEMA) activates the National Flood Insurance Program (NFIP) call center.

The NFIP call center was first activated during the tumultuous 2004 hurricane season. In a storm season that resulted in nine tropical cyclones impacting the United States – four of which were major hurricanes that caused catastrophic flooding – it became clear that flood insurance, and the issues surrounding it, was going to be a primary focus. The idea behind the call center was to bring together a group of experienced and qualified experts in the insurance industry. Their responsibility was to provide guidance and information to disaster assistance personnel working in FEMA disaster recovery centers and to flood insurance policy holders who experience issues with their claims.

“Flood insurance is such a specialized area that there are certain standards that the call center requires,” said Ron Lansverk, a FEMA insurance expert with more than 30 years of experience in the field. “We prefer to have people that worked for a number of years as a licensed insurance agent or adjuster before they come to work in the call center as an NFIP Specialist.”

While the NFIP has its own dedicated hotline to provide general information and answers to questions regarding flood insurance, the call center focuses more on addressing specific claim-related issues for disaster survivors. Insurance experts in the call center work directly with flood insurance policy holders over the phone, interpreting and explaining questions about their policies. Frequently, call center experts are required to interact with policy holders’ insurance adjusters or insurance companies to address errors or oversights that may have occurred.

The original call center was established in Orlando, Florida, the location of the primary FEMA office managing the 2004 hurricane disasters. Though Florida was the principal focus during that period, the call center served to provide information and assistance to callers from all around the country.

Following Orlando, in the aftermath of Hurricane Katrina, the call center was relocated to an office in Biloxi, Mississippi. It remained in Biloxi for several years, continuing to offer support to FEMA’s many disaster recovery efforts. In 2009, the Biloxi call center was mostly shut down, leaving only a skeleton crew in place. Since then, call centers have opened periodically around the country to provide needed services for the numerous major flood disasters that have occurred.

When Hurricane Sandy made landfall, the storm brought with it record flood heights in many areas of New York, New Jersey, and Connecticut. NFIP leadership recognized immediately that there would be a significant need for qualified insurance experts to man a call center to deal with the many anticipated flood insurance issues that would result from Sandy’s passage.

A long-term FEMA office in Harrisburg, Pennsylvania, was chosen as the site for the Sandy call center. A team of eight NFIP experts was quickly deployed to Harrisburg to begin assisting in the Sandy response.

“We supported every state that was impacted by Sandy,” said Lansverk. “Most of our calls were from New York and New Jersey, obviously, but we also handled calls from North Carolina, Virginia, Washington D.C., Maryland, and Delaware.”

Caroline Petree is a homeowner from the small village of Island Park, N.Y., situated on Long Island’s south shore. Surrounded by water, Petree knew that having flood insurance was a necessity, but because of the height of her property and the particular flood zone her home was in, her policy cost less than \$400 a year. During Hurricane Irene, in 2011, she remembers the flood water barely topping the curb, so when Sandy approached she felt confident the same would be the case, and she remained in the house during the storm.

She was surprised when water flowed over the curb onto her property.

“I was in the area of the surge,” said Petree. “My entire basement filled to within one inch of my first floor. My water heater, my boiler, my washer and dryer, and my wiring were all underwater. And we had no electricity for 15 days.”

The flood surge broke windows in her house allowing water to flow into the basement, and the force of the water also knocked down a large oak tree in her yard, blocking her front door. Attempting to stay ahead of the rising water, Petree, with assistance from volunteer fire fighters as well as neighbors, pumped out her basement five times.

When the water finally subsided, Petree began the process of filing her flood insurance claim. Over several weeks, and following two inspections, there was still no news from her insurance company. She was eventually informed that her paperwork had never been filed and that a third inspection would be required. When she finally received the claim report, it was so confusing she had no idea what was actually covered by the insurance and what wasn’t.

Frustrated and out of patience, Petree visited one of FEMA’s disaster recovery centers, hoping to find some help. It was there she met with a FEMA mitigation advisor who put her in touch with Lansverk at the NFIP call center.

“First of all, and perhaps most importantly, Ron listened to me,” said Petree. “I faxed the report to him, and he explained what was covered and what wasn’t. He went over it line by line with me. He was there to answer any questions I had, and when he said he was going to call me back, he did. When it was time to submit a supplemental claim, I couldn’t get through to my insurance company. I emailed Ron, and he said he would reach out to them. Almost immediately afterwards I was contacted by the insurance company with the information I needed.”

Petree credits Lansverk and the other NFIP insurance specialists in the call center with helping her through an extremely trying time in her life. Following the assistance she received, Petree went on to refer several of her friends who also needed help to Lansverk and his colleagues.



“I cannot imagine what it would have been like if I hadn’t known about the call center and hadn’t had their help,” said Petree. “You have no idea of the frustration. It was like banging your head against the wall. This was the only place I knew of where somebody actually took the time to explain how the flood insurance policy worked. It’s a place where you can get answers; where someone will get back to you if they say they’re going to. And it’s a place where you feel like you’re not going through it alone.”

The goal of hazard mitigation is to reduce or eliminate the threat of damage and loss resulting from natural or man-made disasters. This often takes the form of actions such as modifying your home or property to be more resistant to disaster damages, for example elevating a house in a flood-prone area. It has been calculated that for every dollar spent performing some type of hazard mitigation, a net return of four dollars will be saved in the face of future disaster damages.

Flood insurance is also a form of hazard mitigation. While flood insurance obviously cannot prevent damage from occurring, it can assist in offsetting the financial burden resulting from future flood disasters. The work of the NFIP insurance specialists in the call center provides a vital service to flood insurance claimants, as they assist policy holders in maneuvering through the complex process of filing and receiving their claim in a timely manner.