



# Claims Office Line Item Checklist

## Flood Insurance

### *Flood Policy Reimbursement*

- Flood Insurance Private Policy Reimbursement
- NFIP Policy Premium Reimbursement

### *NFIP Policy Request*

- NFIP New Policy Purchase

## Relocation/Evacuation Expenses

### *Evacuation Expenses*

- Evacuation – Lodging Expenses
- Evacuation – Meals and Incidental Expenses
- Evacuation – Transportation Expenses
- Evacuation or Power loss – Food Loss
- Evacuation or Work Closure – Lost Wages

### *Temporary Housing/Relocation Expenses*

- Temporary Rental/Relocation Expenses
- Evacuation/Relocation – Utility or Fuel Expenses
- Haul and Install Temporary Housing
- Hosting an Evacuee
- Relocation – Miscellaneous Expenses
- Unoccupied Home Expenses

### *Moving and Storage Expenses*

- Storage Expenses
- Moving Expenses
- Security Expenses

## Real Property

### *Repair/Replace*

- Non-Residential Building Repair
- Non-Residential Building Replacement





- Primary Residence Repair
- Primary Residence Replacement
- Secondary Residence Repair
- Secondary Residence Replacement
- Outbuildings Repair
- Outbuildings Replacement
- Livestock Areas Repair/Replacement
- Utility Repair/Replacement
- Outdoor Infrastructure Repair/Replacement
- Access Roads Repair/Replacement
- Driveway Repair/Replacement
- Fencing Repair

#### **NRCS Categories**

- NRCS 199 – Maintenance and Monitoring
- NRCS 315 – Herbaceous Weed Treatment
- NRCS 325 – High Tunnel System
- NRCS 326 – Clearing and Snagging
- NRCS 342 – Hand Seed Critical Area Planting
- NRCS 350 – Sediment Basin
- NRCS 362 – Diversion
- NRCS 378 – Pond Repair
- NRCS 382 – Fence
- NRCS 384 – Woody residue Treatment
- NRCS 390 – Riparian Herbaceous Cover
- NRCS 391 – Riparian Forest Buffer
- NRCS 410 – Grade Stabilization structure
- NRCS 428 – Irrigation Ditch Lining
- NRCS 430 – Irrigation Pipeline
- NRCS 441 – Irrigation System
- NRCS 442 – Sprinkler System





- NRCS 443 – Irrigation System, Surface and Subsurface
- NRCS 464 – Irrigation Land Leveling
- NRCS 466 – Land Smoothing
- NRCS 500 – Obstruction Removal
- NRCS 512 – Pasture and Hay Planting
- NRCS 516 – Livestock Pipeline
- NRCS 520 – Pond Sealing or Lining
- NRCS 533 – Pumping Plant
- NRCS 560 – Rehabilitation of Access Road
- NRCS 561 – Heavy Use Area Protection
- NRCS 570 – Stormwater Runoff Control
- NRCS 574 – Spring Development
- NRCS 578 – Stream Crossing
- NRCS 580 – Streambank and Shoreline Protection
- NRCS 584 – Channel Bed Stabilization
- NRCS 587 – Structure for Water Control
- NRCS 612 – Tree/Shrub Establishment
- NRCS 614 – Permanent Watering Facility
- NRCS 638 – Water and Sediment Control Basin
- NRCS 642 – Water Well
- NRCS Tax

### ***Reforestation and/or Revegetation***

- Reforestation – Woody Residue Treatment
- Reforestation – Brush Management
- Reforestation – Tree/Shrub Establishment
- Reforestation – Erosion Control
- Reforestation – Weed Treatment
- Reforestation – Professional Fees

### ***Debris Removal and Cleaning Expenses***

- Debris Removal – Contracted





- Debris Removal – Personal Labor
- Cleaning Expenses – Contracted
- Cleaning Expenses – Personal Labor
- Debris Removal/Cleaning – Equipment Rental
- Debris removal/Cleaning – Supplies
- Debris Removal/Cleaning – Disposal
- Smoke Cleaning – Contents
- Smoke Cleaning – Structure

### **Decreased Value**

- Land Sale Comparison Loss
- House Sale Comparison Loss
- Non-Residential Building Sale Comparison Loss

## **Personal Property – Contents**

### **Repair**

- Contents – Primary Residence Repair
- Contents – Secondary Residence Repair
- Contents – Specialized Items Repair
- Contents – Outbuilding Repair
- Contents – Other Repair

### **Replace**

- Contents – Primary Residence Replacement
- Contents – Secondary Residence Replacement
- Contents – Specialized Items Replacement
- Contents – Outbuilding Replacement
- Contents – Other Replacement

### **Business/Government Contents**

- Business/Government Contents – Inventory Repair
- Business/Government Contents – Inventory Replacement
- Business/Government Contents – Equipment Repair
- Business/Government Contents – Equipment Replacement





## Personal Properties – Vehicles

### Repair

- Vehicle – Personal Repair
- Vehicle – Commercial Repair
- Vehicle – Trailer Repair
- Vehicle – Recreational Vehicle Repair
- Vehicle – Farm Vehicle Repair
- Vehicle – Boat Repair
- Vehicle – Other Repair

### Replace

- Vehicle – Personal Replacement
- Vehicle – Commercial Replacement
- Vehicle – Trailer Replacement
- Vehicle – Recreational Vehicle Replacement
- Vehicle – Farm Vehicle Replacement
- Vehicle – Boat Replacement
- Vehicle – Other Replacement

## Animals and Livestock

### Animal Losses

- Livestock Losses
- Pet Losses

### Livestock Equipment

- Livestock Equipment Repair
- Livestock Equipment Replacement

## Medical Expenses

### Medical Expenses

- Medical – Appointments
- Medical – Hospital Stay
- Medical – Mental Health Treatment
- Medical – Pharmaceuticals





- Medical – Transport Expenses
- Medical – Insurance Deductible/Co-pays
- Medical – Other Expenses

### **Lost Personal Income**

- Injury Related – Lost Income

## **Insurance Deductible Reimbursement**

### **Ownership Insurance**

- Deductible – Homeowner Insurance
- Deductible – Business Policy

### **Vehicle Insurance**

- Deductible – Auto Insurance
- Deductible – Motorcycle Insurance
- Deductible – Recreational Vehicle Insurance

### **Personal Property Insurance**

- Deductible – Personal Property Insurance
- Deductible – Equipment Insurance

### **Flood Insurance**

- Deductible – NFIP Insurance
- Deductible – Private Flood Insurance

## **Business Interruption Expenses**

### **Business Interruption Expenses**

- Business Interruption – For-Profit Business
- Business Interruption – Non-Profit Organization

## **SBA Loans**

### **SBA Loan Repayment**

- SBA – Direct Loan Repayment
- SBA – Claimant Loan Repayment
- SBA – Claimant Reimbursement





## Risk Reduction

### *Individual/Household Risk Reduction*

- Flood Risk Reduction – Structure
- Flood Risk Reduction – Land
- Temporary Flood Protection Measure
- Wildfire Risk Reduction – Structure
- Wildfire Risk Reduction – Defensible Space

### *Community Scale Risk Reduction*

- Risk Reduction – Public Facilities
- Risk Reduction – Multiple Land Parcels

## Agriculture & Subsistence

### *Agriculture Resources*

- Crop/Feed Loss
- Subsistence – Firewood/Fuel Cost Increase
- Subsistence – Food Cost Increase
- Subsistence – Clothing Cost Increase
- Subsistence – Building Materials Cost Increase

## Incidental Costs

### *Claims Preparation Expenses*

- Claims Preparation Expenses

## Mortgage Interest Rates

### *Mortgage Interest Rates*

- Increased Mortgage Interest Rate

## Non-Compensable Losses

### *Ineligible Losses*

- Non-Economic Damages
- Attorney Fees
- Pre-Purchased Flood Insurance
- Aesthetic Value





## Other

### Other

- Split Payment
- Other

## Government

### Emergency Work

- Labor – Straight Time or OT
- Vehicles/Equipment
- Materials/Supplies
- Debris Removal
- Contract Work
- Mutual Aid Costs

### Permanent Work

- Acequias
- Water Facility
- Utilities
- Roads/Culverts/Bridges
- Parks, Recreational, and Other Facilities

