



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

