King Tide Flood Claim Checklist for Florida Condo Boards

October 26 to 28, 2026 king tides. Port Canaveral read 3.04 ft above mean higher high water on October 27. Tidal water is flood: the master policy excludes it and the claim belongs to the association's RCBAP or private flood policy. Work the phases in order.

Phase 1 Day 0: safety and shutoffs

- [ ] Licensed electrician de-energizes flooded panels and switchgear before anyone enters a wet electrical room.
- [ ] Elevators out of service if the pit or machine room took water. Elevator contractor inspects before restart.
- [ ] Gas off to flooded water heaters and boilers, or call the utility.
- [ ] Incident log started: time water entered, height, time it receded, who was called.
- [ ] Save the NOAA tide gauge readings and news coverage for your date of loss as PDFs.

Phase 2 Notice in writing, both carriers

- [ ] **Flood carrier** (RCBAP or private flood): written notice today, date of loss, where water entered, request the adjuster. Policy: "give prompt written notice to us." Get the claim number.
- [ ] **Property (master) carrier**: written notice if any rain came through the envelope or wind did anything. Florida bars a property claim without notice inside 1 year of loss.
- [ ] Keep the notice to the event. Do not itemize or value damage in it.
- [ ] Private flood policy: read its own notice and proof of loss conditions.
- [ ] Call log: date, time, name, claim number, what was said.

Phase 3 Photos and video before cleanup

- [ ] Every waterline on every wall, column, door, and machine, tape measure in frame. Wide, medium, close.
- [ ] Narrated video walk: garage, each mechanical room, elevator pit, lobby, ground-floor common areas.
- [ ] Exterior: street, seawall, pool deck, dock, landscaping. Not covered, but proves water height and source.
- [ ] Discard nothing before the adjuster sees it unless a health hazard or local law requires. Keep samples of carpet, flooring, drywall.
- [ ] Separate damaged from undamaged property. Protect the undamaged.

Proof of loss: 60 days

Signed and sworn, due **within 60 days after the loss**. Oct 26 loss: **Dec 25**. Oct 27 loss: **Dec 26, 2026**. Oct 28 loss: **Dec 27**. Count on a FEMA extension only when you see it in writing.

Phase 4 Below-grade equipment list (model + serial)

- [ ] Main switchgear, meter banks, transformers, distribution panels.
- [ ] Electrical junction and circuit breaker boxes, outlets, switches.
- [ ] Elevator machinery, controllers, pit equipment (related equipment installed below BFE after Sept 30, 1987 is excluded).
- [ ] Pumps and tanks: sump, booster, sewage ejector.
- [ ] Water heaters, boilers, furnaces, heat pumps, central A/C and air handlers.
- [ ] Fire pump, controller, jockey pump, alarm panel if below grade.
- [ ] Generators, transfer switches, fuel tanks and fuel.
- [ ] Footings, foundations, pilings, attached stairways, required utility connections.
- [ ] Clean-up expense: keep every invoice.

Generally not covered down there: finished walls and floors, paint, trim, stored contents, most personal property. Saltwater corrodes: do not let the scope close on a visual inspection. Ask for replace, clean-and-test, or monitor, in writing, per component.

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coynecommercialgroup.com/resources/king-tide-flood-claim-checklist-condo-boards?utm_source=pdf&utm_medium=checklist&utm_campaign=flood-2026

General information current to November 2, 2026, drawn from the NFIP Residential Condominium Building Association Policy (F-144, Oct 2021), FEMA claims guidance, and Florida Statutes. Not legal advice. Private flood policies set their own terms. Confirm deadlines with your carrier and association counsel.

Phase 5 Contractor findings and mitigation invoices

- ☐ Electrician: component-by-component report with test results, cause stated as flood water with the date.
- ☐ Elevator contractor: pit, machine room, controller, car, repair or replace quote.
- ☐ Plumber or mechanical: water heaters, pumps, HVAC, fire pump.
- ☐ Mitigation invoices and daily drying logs: pumping, extraction, drying, antimicrobial, generator, temporary power and lighting, security.
- ☐ Utility correspondence on disconnection, inspection, reconnection.

Phase 6 Board records and unit owners

- ☐ Minutes: decision to report, vendors engaged, emergency spending, who handles the carrier. Minutes are permanent official records under 718.111(12).
- ☐ Dated copies of every resident notice: elevators, power, hot water, parking, access.
- ☐ Property manager incident log kept current.
- ☐ Tell owners: HO-6 excludes flood. An owner's own NFIP dwelling policy can cover their building items and contents and can pay their share of a flood loss assessment, up to its building limit.
- ☐ If a flood special assessment is possible, say so early in writing so owners can notify their carriers.

Phase 7 Document what NFIP excludes anyway

- ☐ Seawall and cap: cracks, displacement, scour behind the wall.
- ☐ Dock, boat lift, pedestals, pilings.
- ☐ Pool, pool deck, pool equipment.
- ☐ Landscaping, irrigation, site lighting, walks, driveways.
- ☐ Why: private flood or an endorsement may respond, the property policy may respond to wind, and you need a baseline before the next tide.

Phase 8 The sworn proof of loss

- ☐ Policy: "you must use your own judgment concerning the amount of loss and justify that amount." The number is the board's number.
- ☐ Contents: date and time of loss, how it happened, your interest, other insurance, specifications and detailed repair estimates, mortgagees, occupancy, contents inventory.
- ☐ Adjuster help is "a matter of courtesy only." You must still file within 60 days even if no form is furnished.
- ☐ Do not sign a proof of loss you believe is incomplete. Submit your own with your own estimates. Additional payment can be requested later.
- ☐ Deadline inside 30 days and still unsure: talk to a public adjuster or an attorney now.

Phase 9 Denials, clocks, and limits

- ☐ Written denial: FEMA appeal within 60 calendar days of the date on the letter. Attach the letter and your documents.
- ☐ Suit: within one year of the written denial. An appeal does not extend it. Suit or appraisal ends the appeal option. Ask counsel.
- ☐ Coinsurance: building must be insured to 80 percent of replacement cost or the NFIP maximum, whichever is less, or payment is reduced. Pull the appraisal and declarations.
- ☐ ICC: up to $30,000 for required elevation, floodproofing, relocation, or demolition after a substantial damage determination. Separate claim.
- ☐ Mold from failure to inspect and maintain after the flood recedes is excluded. Dry fast, keep the logs.

Phase 10 Next tides: keep events separate

- ☐ Windows: Nov 6 to 11, Nov 22 to 29, Dec 21 to 28 (NWS Melbourne). Each event is its own date of loss and 60 days.
- ☐ Before each window: photograph current condition inside and out.
- ☐ After each window: new photos, new log entry, new written notice if water entered.
- ☐ Temporary protection: barriers, sandbags, raise what can be raised. Keep receipts.

When to bring in a licensed public adjuster: switchgear, elevators, or a fire pump in the loss; a clean-and-test estimate when contractors say replace; a proof of loss the board does not understand; a deadline inside 30 days; flood and property claims running at once. A public adjuster works for the policyholder, does not give legal advice, and cannot promise an outcome.

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