SCCA Member Flood Claim Checklist: Space Coast Condo Boards

Two floods in one week. Oct 26 to 28 king tides: Trident Pier at Port Canaveral read 3.04 ft above mean higher high water on Oct 27, the highest non-tropical level there since 1994; the south beaches lost dune, decks, and stairs to wave scour. Nov 2 rain: 15 to 20 inches in Palm Bay, West Melbourne, and Melbourne. Keep the events apart.

Phase 1 Day 0: safety, shutoffs, log

- [ ] Electrician clears flooded electrical rooms and elevator pits before entry. De-energize submerged panels.
- [ ] Elevators out of service until the contractor inspects pit and machine room.
- [ ] Beach side: rope off damaged crossovers, decks, stairs, pool decks. Undermined slabs can fail days later. Call a structural engineer.
- [ ] Incident log: tide dates and rain date recorded separately, with heights and times.
- [ ] Save NOAA Trident Pier readings and news coverage as PDFs.

Phase 2 Written notice: which carrier, which event

- [ ] **Tidal water** from the ocean, Banana River, or lagoon that rose into the building: flood policy ("overflow of inland or tidal waters").
- [ ] **Nov 2 rain** that rose from the ground into the building: also flood ("unusual and rapid accumulation or runoff of surface waters").
- [ ] **Rain through roof, window, slider, wall** or anything wind did: property (master) policy. Notice within 1 year of loss or the claim is barred.
- [ ] Sewer or drain backup: excluded by the flood policy unless a direct result of flood. Read the master policy endorsement.
- [ ] Both events touched the building: notice to every carrier for every event. Log every call.

Phase 3 Photos and the below-grade list

- [ ] Every waterline with a tape measure. Narrated video of garage, mechanical rooms, elevator pit.
- [ ] Discard nothing before the adjuster sees it. Keep flooring and drywall samples.
- [ ] Equipment schedule with model and serial: switchgear, panels, breaker boxes, outlets, elevators and related equipment, pumps, water heaters, HVAC, heat pumps, fire pump, generators, fuel tanks, foundations, attached stairs, utility connections, clean-up.
- [ ] Parking under the first living floor: pull the elevation certificate and declarations page. Zone and enclosure status decide how the list applies.

Proof of loss dates

Signed and sworn, **within 60 days after the loss**. Tide: Oct 26 loss **Dec 25**, Oct 27 loss **Dec 26, 2026**, Oct 28 loss **Dec 27**. Rain: Nov 2 loss **Jan 1, 2027**. Private flood policies set their own terms.

Phase 4 Erosion and wave scour (south beaches)

- [ ] The RCBAP definition of flood includes collapse or subsidence of shore land from erosion or undermining by waves "exceeding anticipated cyclical levels." Gradual erosion is excluded. The difference is documentation and an engineer's opinion on cause.
- [ ] Photograph the dune scarp, its distance to the building, exposed footings, pilings, utilities, with a tape measure, each day the surf is up.
- [ ] Structural or geotechnical engineer: written opinion on whether the loss was caused by wave undermining during Oct 26 to 28.
- [ ] Still not insured even when flood is the cause: land, dune, seawalls, bulkheads, docks, piers, decks, walks, patios, pools and their equipment, landscaping. Building foundations are covered. The report should draw that line.
- [ ] A structure over water or seaward of mean high tide, built or substantially improved after Sept 30, 1982, is not insured under the NFIP.

> *"Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels which result in a flood as defined in B.1.a above."*
>
> NFIP RCBAP / II.B.2

THIS IS A SOLICITATION FOR BUSINESS. IF YOU HAVE HAD A CLAIM FOR AN INSURED PROPERTY LOSS OR DAMAGE AND YOU ARE SATISFIED WITH THE PAYMENT BY YOUR INSURER, YOU MAY DISREGARD THIS ADVERTISEMENT.



James Coyne, Licensed Public Adjuster W482618, Coyne Commercial Group, 321-501-6718
coynecommercialgroup.com/resources/scca-member-flood-claim-checklist-space-coast?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 and engineer findings

- ☐ Electrician: component-by-component report with test results.
- ☐ Elevator contractor: pit, machine room, controller, car, repair or replace quote.
- ☐ Mechanical and plumbing: water heaters, pumps, HVAC, fire pump.
- ☐ Engineer for erosion: cause, extent, what makes the building safe.
- ☐ Mitigation invoices and drying logs; sand or barrier placement receipts; utility correspondence.

Phase 6 Minutes, notices, unit owners

- ☐ Minutes: decision to report, vendors, emergency spending, who handles the carrier. Permanent official records under 718.111(12).
- ☐ Dated resident notices: elevators, power, hot water, parking, crossover closures.
- ☐ Owners: HO-6 excludes flood. An owner's own NFIP dwelling policy can cover their unit items and contents and their share of a flood loss assessment, up to its building limit.
- ☐ Mainland boards without a flood policy: the master policy will almost certainly deny rising water. Tell owners early.

Phase 7 Proof of loss, denials, limits

- ☐ Policy: "you must use your own judgment concerning the amount of loss and justify that amount." Do not sign a proof of loss you believe is incomplete. File your own; request additional payment later if needed.
- ☐ Adjuster help is "a matter of courtesy only." File within 60 days even without a form.
- ☐ Denial: FEMA appeal within 60 calendar days of the letter date. Suit within one year of the written denial; the appeal does not extend it; suit or appraisal ends the appeal option.
- ☐ Coinsurance 80 percent of replacement cost or the NFIP maximum, whichever is less. ICC up to $30,000 after a substantial damage determination. Mold from failure to maintain after the flood is excluded.

Phase 8 Next tides: keep events separate

- ☐ Windows at Trident Pier: Nov 6 to 11, Nov 22 to 29 (peak near Nov 25), Dec 21 to 28 (NWS Melbourne).
- ☐ Re-photograph inside and out before each window. New notice and new date of loss if water enters.
- ☐ Mainland: a second storm on saturated ground is a second date of loss.
- ☐ Never let the carrier blend events. Dates, photos, log.

FEMA and the state of emergency. FEMA Individual Assistance needs a Presidential major disaster declaration; as of Nov 2 there is none. EO 26-227 (Nov 2) declares a state of emergency for Brevard and six other counties for the Oct 31 to Nov 2 rain. Report damage through the county assessment form so the count is right, and plan around the association's own insurance. The SBA can issue its own declaration when 25 or more homes or businesses in a county each have uninsured losses of 40 percent or more (loans, not grants). Under 626.854(7), a public adjuster contract based on a declared-emergency event can be cancelled within 30 days after the date of loss or 10 days after signing, whichever is longer; otherwise 10 days.

Agenda Bring this to your next board meeting

- ☐ Which events reached the building: tide dates, rain date, or both. Confirm dates of loss for the minutes.
- ☐ Insurance in force: flood carrier and policy number, building limit and coinsurance status, master carrier, elevation certificate on file.
- ☐ Notices sent: to whom, when, claim numbers received.
- ☐ Documentation status: photos, equipment schedule, contractor and engineer reports ordered.
- ☐ Emergency spending authorized and vendors engaged.
- ☐ Proof of loss date on the calendar and who owns it.
- ☐ Owner communication: HO-6, unit owner flood policies, loss assessment coverage.
- ☐ Next king tide window: protect and re-document.
- ☐ Whether to engage a licensed public adjuster, association counsel, or both.

SCCA. Space Coast Communities Association, serving Brevard condo, HOA, co-op, and timeshare boards since 1975, about 19,000 units. Next general meeting: Wednesday, Nov 18, 2026, at the Radisson, Cape Canaveral, topic legal issues. James Coyne, the author, is a Florida licensed public adjuster (W482618), a former carrier-side adjuster, and an SCCA Business Associate member.

THIS IS A SOLICITATION FOR BUSINESS. IF YOU HAVE HAD A CLAIM FOR AN INSURED PROPERTY LOSS OR DAMAGE AND YOU ARE SATISFIED WITH THE PAYMENT BY YOUR INSURER, YOU MAY DISREGARD THIS ADVERTISEMENT.



James Coyne, Licensed Public Adjuster W482618, Coyne Commercial Group, 321-501-6718
coynecommercialgroup.com/resources/scca-member-flood-claim-checklist-space-coast?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.