Deadline Approaching for Some Florida Flood Insurance Policyholders Affected by Hurricane Ian to Jumpstart Recovery

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NFIP Policyholders with Renewal Dates of Aug. 25 Through Oct. 23 Need to Take Action

WASHINGTON -- The deadline is approaching for some National Flood Insurance Program (NFIP) policyholders in Florida areas impacted by Hurricane Ian to renew their policies without the consequence of a lapse in coverage.

Previously, NFIP announced that certain Florida policyholders impacted by Hurricane Ian have a 90-day grace period, instead of the standard 30-day grace period, to renew their policies. This means once the policy is renewed, if the policyholder suffered flood damage from Hurricane Ian or another flood, they may file a claim.

The extended grace period applies to policyholders whose flood insurance policy expiration dates began on Aug. 25, 2022, through and including Oct. 23, 2022. This means for policyholders whose renewal date was originally Aug. 25, the deadline for renewing their policy is now Wednesday, Nov. 23.

FEMA has identified over 11,000 policyholders in Florida who may still be able to renew their policy due to the grace period extension. FEMA estimates there are 220 policyholders who have until Nov. 23 to take advantage of the grace period extension.

The grace period extension will help thousands of Florida policyholders renew their flood insurance policies with no lapse in coverage. To maximize awareness, FEMA has taken the extraordinary step of going door-to-door to notify policyholders of this opportunity, while flood insurance companies and insurance agents have also been instructed to contact them.

There are 26 Florida counties designated for FEMA's Individual Assistance Program where policyholders can take advantage of the grace period. FEMA encourages all affected policyholders residing in these counties to jumpstart their recovery by using the grace period to renew their policies as soon as possible.

As of Nov. 21, more than 45,000 policyholders have submitted claims for damage from Hurricane Ian. The majority of these claims are in Florida. The National Flood Insurance Program has paid more than $706 million in total claims payouts to insured policyholders.

Hurricane Fiona

Policyholders in Puerto Rico also received a 90-day extension. The renewal extension applies to policyholders whose flood insurance policy expiration dates began on Aug. 17, 2022, through and including Oct. 15, 2022. As of Nov. 14, there are over 79 policyholders who can still renew their flood insurance policy due to the grace period extension. As of Nov. 16, more than 121 claims have been submitted following Hurricane Fiona. The National Flood Insurance Program has paid over $880,000 in total claims payouts to insured policyholders in Puerto Rico.

Contact Your Insurance Agent or Company to Renew an Expired Policy

Policyholders who wish to take advantage of the grace period for either hurricane Fiona or Ian should contact their agent or insurance company today. Policyholders who don't have their insurance agent or company's contact information should call 877-336-2627 for assistance. To learn more about how to file a flood insurance claim visit floodsmart.gov.