

Appealing Your Flood Insurance Claim

The Federal Emergency Management Agency (FEMA) has an appeals process for National Flood Insurance Program (NFIP) policyholders that may disagree with a claim denial from their flood insurance company.

Eligibility

Any policyholder insured through FEMA's NFIP has a right to appeal the denial to the agency. The policyholder must **submit the appeal within 60 days** after the date of the insurance company's written denial letter. The policyholder may only appeal what the **insurance company denied** in the denial letter.

The appeals process is unavailable to any policyholder who files a lawsuit against their insurance company or enters the appraisal process to determine the value of their claim.

Requirements to File an NFIP Claim Denial Appeal

- **Explain the issue(s) in writing** and include the name of the policyholder(s), insured property address, the flood insurance policy number, and contact phone or email information;
- **Include a full copy of the insurer's written denial;** and
- **Provide documents that prove the claim**, for example: photographs of the denied items at issue in the appeal, contractor-signed repair estimates, proof of repairs, a properly completed drying log, or any other documents, statements, photographs, or proof that supports the appeal. A list of example documentation types appears in the [NFIP Flood Insurance Claims Handbook](#).

Policyholders should send their appeals package to: **FEMA, 400 C Street SW, 6th Floor SW, Washington, D.C. 20472-3010**, or FEMA-NFIP-Appeals@fema.dhs.gov. FEMA will receive and process emailed appeals more quickly than those sent by regular mail or express delivery. Please note cybersecurity requirements do not allow FEMA to access file sharing sites, CDs, DVDs, or any electronic storage device.

If a representative of the policyholder submits the appeal, he or she should indicate the relationship (e.g., attorney, parent/child, etc.) and provide documents verifying and authorizing the relationship, including a waiver allowing access to personal information under the [Privacy Act, 5 U.S.C. § 552a](#).

What to Expect After Filing an Appeal

FEMA will acknowledge receipt of the appeal in writing and request the claim file from the insurance company. FEMA will review the appeal and the claim file, then determine if the insurance company correctly denied the claim. FEMA



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may need additional information from the policyholder; if so, the policyholder will have an additional 14 calendar days to supplement the appeal. FEMA will provide an appeal decision in writing with specific information concerning resolution of the appeal. This letter will end the appeals process.

For more information about the NFIP appeals process, visit [FloodSmart.gov/flood/appeal-your-claim-payment](https://www.floodsmart.gov/flood/appeal-your-claim-payment). For information about the NFIP in general, visit [FloodSmart.gov](https://www.floodsmart.gov) or [FEMA.gov](https://www.fema.gov).