

Hurricane Irma NFIP Claim Closed Without Payment? Here's Why

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If you receive a denial letter from the National Flood Insurance Program (NFIP) and are dissatisfied with the amount being offered for flood-loss repairs or replacements following Hurricane Irma, FEMA encourages you to talk to your adjuster or insurer.

Your adjuster and insurer can help clarify how the flood insurance policy applies to your claim and take immediate action if they missed a key fact, overlooked a document, or made a mistake.

Claims may be closed without payment (CWOPs). This may occur for many reasons, including the following:

- The claim damage is less than the deductible.
- No actual occurrence of a flood (as defined by the NFIP contract).
- Damage was caused by seepage or drain backup, which are not covered by the NFIP contract.
- The type of erosion not included in the definition of flood or flooding.
- There is no demonstrable damage.

You may file a flood insurance appeal directly to FEMA. On appeal, FEMA will work with you and your insurer to gather the claim facts, review the applicable guidance, policy terms and conditions, and provide an appeal decision that explains why FEMA is upholding or overturning the decision. To file an appeal, you must explain the issue(s) in writing, include a copy of the denial letter, and provide any supporting documentation.

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