

FEMA Announces Decision on NFIP Proof of Loss Deadline for Hurricane Harvey

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WASHINGTON – The Federal Emergency Management Agency announced today that the Proof of Loss deadline will not be further extended. Due to the large scale of Hurricane Harvey, FEMA immediately extended the deadline for policyholders to submit a Proof of Loss from the standard 60 days to 365 days after the date of loss for this event. FEMA is committed to ensuring that policyholders receive every dollar they are entitled to under their National Flood Insurance Program (NFIP) policy.

“Policyholders should do everything they can to submit any remaining requests for payment as soon as possible,” said NFIP chief executive David Maurstad. “Policyholders should continue to work with their insurers, and the NFIP will pay all proved and agreed-to claims, even after the deadline.”

Extending the deadline to submit a Proof of Loss to 365 days following the date of flood loss provided policyholders with a clear and predictable timeline to complete their claims, instead of a timeline based on a series of short extensions as in the past. Within the first six months of Harvey making landfall, policyholders across Texas filed more than 91,000 claims. The NFIP closed out over 97 percent of those claims and paid out, in the first six months, more than \$8.5 billion, putting survivors on the road to recovery much quicker and more fully.

Even after the one year Proof of Loss deadline, policyholders will need to contact their NFIP flood insurance carrier to submit a Proof of Loss if the policyholder:

- Discovers additional direct physical loss by or from flood during the course of repairs,
- Is not satisfied with their payment, **or**
- Has not filed a claim since providing notice of the loss to the insurer.



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The date of loss refers to the date that the flood damaged the insured property. For Texas flood insurance policyholders affected by Hurricane Harvey, these dates of loss are between August 24, 2017 and September 13, 2017.

FEMA encourages all flood insurance policyholders with questions to talk to their NFIP insurer. Your NFIP insurer can help make clear how the flood insurance policy applies to your claim and take immediate action. Policyholders can also contact the NFIP call center at 1-800-427-4661 with questions about requesting additional payments, or any general questions regarding the NFIP.

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