

NFIP Proof of Loss Deadline Extended for Hurricane Ida Policyholders

Release Date: Oct 29, 2021

FEMA extended the deadline to submit a Proof of Loss form to 180 days after your reported date of loss to allow Louisiana policyholders who suffered flood damage from Hurricane Ida additional time to evaluate their losses and the adjuster's reports. Normally, the deadline to submit a Standard Flood Insurance Policy (SFIP) Proof of Loss is within 60 days of the loss.

FEMA also issued a conditional waiver to allow flood insurers to pay claims based on the unsigned adjusters report.

You must submit your signed Proof of Loss and supporting documentation of your loss within 180 days after the date of loss even if:

- You do not believe that the adjuster's report fully settles your claim, and
- You believe you are entitled to additional payment(s) under your SFIP.

To support the proof of loss, you will need to provide documentation, such as a contractor's estimate, bills, receipts, photographs, list of personal property loss and any other proof of the amount you claim.

A downloadable Proof of Loss – Building & Contents (Policyholder-Prepared) form can be found at [National Flood Insurance Program Claim Forms for Policyholders | FEMA.gov](https://www.fema.gov/national-flood-insurance-program-claim-forms-for-policyholders).

What is a Proof of Loss form?

A Proof of Loss form is your signed statement explaining how much it would cost to repair or replace the damaged property you are claiming under the insurance policy. It provides FEMA with information such as:

- Date and time of loss
- A brief explanation of how the loss happened



- Details of any other insurance that may cover the loss
- Type and extent of damage to buildings and its contents
- Names of lenders in a mortgage or anyone who has a claim or legal right against the insured property
- Details about who lived in the insured building at the time of loss

Send it within 180 days, you can change it later

Even if you are not certain about the amount it will cost to repair your covered flood damage, it's important that you submit the Proof of Loss form within 180 days after your date of loss.

- Your adjuster will give you a detailed loss estimate, and you should review it to see if they forgot something or got something wrong
- You can fill out a Proof of Loss form on your own. Again, a downloadable Proof of Loss form can be found at [National Flood Insurance Program Claim Forms for Policyholders | FEMA.gov](#).

For more information, contact your insurance agent, flood insurer, visit [FloodSmart.gov](#) or call NFIP at 877-336-2627.

To speak with a FEMA Community Education and Outreach staff member about steps you can take to reduce your risk of future flood, wind, and other damage, call 833-FEMA-4-US or 833-336-2487. You can also visit: [Louisiana Mitigation \(connectsolutions.com\)](#). For Spanish: [Spanish Repairing and Rebuilding after a Hurricane \(connectsolutions.com\)](#). For Vietnamese: <https://fema.connectsolutions.com/la-vie-mit/>

