

Hermit's Peak/Calf Canyon Claims Office/NFIP Flood Insurance Coverage Update

Release Date: Jul 24, 2023

The Hermit's Peak/Calf Canyon Claims Office announced a partnership with the National Flood Insurance Program (NFIP) that enables eligible claimants to receive five years of flood insurance protection, with premiums paid by the Claims Office. The NFIP provides flood insurance to property owners, renters, and businesses.

- The Claims Office/NFIP partnership will enable eligible claimants to receive five years of flood insurance protection, with premiums paid by the Claims Office. The Claims Office staff is signing up eligible claimants for an initial one-year flood insurance policy. Early in 2024, the Claims Office will coordinate 4-year extensions beyond the initial policy term.
- Recognizing the unique post-fire flooding risks presented by snow melt and runoff, and the monsoon season, the Claims Office is encouraging anyone impacted by the Hermit's Peak/Calf Canyon Fire to submit a Notice of Loss to see if they are eligible to have their flood insurance policy paid for by the Claims Office. Flood risks may be present for several years following a wildfire and it is important to be protected and prepared.
- In accordance with the Hermit's Peak/Calf Canyon Fire Assistance Act, all flood insurance premiums must be purchased by the Claims Office by May 31, 2024, to be eligible for reimbursement. This deadline also applies to claimants who purchase policies through private flood insurance companies and seek reimbursement.

How does the NFIP through the Hermit's Peak/Calf Canyon Claims Office work? What is covered?



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- Claims Office Navigators will work with claimants to complete a flood insurance assessment that will be provided to the NFIP to determine the premium amount. The assessment asks questions about the total square feet of the structure, building type, and other characteristics of the property to be insured.
- Once the assessment is complete and the NFIP determines the premium, the claimant must sign a [Proof of Loss](#) and Release and Certification Form and return them to their Claims Navigator, through email or the U.S. Postal Service. All NFIP policies require a 30-day waiting period before the policy takes effect.
 - For example, a claimant returns the Release and Certification Form, and the Claims Office pays a flood insurance premium on Aug. 1, 2023. The effective coverage date will begin on August 31, 2023.
 - If a claimant has already received an initial one-year policy through the Claims Office, it will be extended by four years in 2024 for a total of five years of coverage.

What coverage is offered by a NFIP policy through the Claims Office?

- Homeowners can receive up to \$250,000 for the structure and up to \$100,000 for contents.
- Residential renters can cover contents up to \$100,000.
- Non-residential property owners can insure a structure for up to \$500,000 and its contents for up to \$500,000.
- Deductibles will be \$2,000 for structures and \$2,000 for contents.

Who is eligible for a NFIP policy through the Claims Office?

- Flood Insurance is available to anyone impacted by the Hermit's Peak/Calf Canyon Fire in NFIP participating communities.
- Anyone outside of those counties concerned about flood risks due to the Hermit's Peak/Calf Canyon Fire burn scar may be eligible on a case-by-case basis. Claims Navigators will work with you to identify your eligibility and to include this request in your Notice of Loss form.
- [Flood insurance premiums are eligible for partial payment.](#) Payments for flood insurance will not affect your final compensation.



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- If you've already filed your Notice of Loss and you didn't know you were eligible for this assistance, call your Claims Navigator or the Claims Office Helpline at (505) 995-7133 immediately to request this assistance.

For the latest information on the Claims Office, visit fema.gov/hermits-peak (for Spanish, visit fema.gov/es/hermits-peak) or on Facebook at facebook.com/HermitsPeakCalfCanyonClaimsOffice/. For Media inquiries call the Claims Office News Desk at 505-995-7035 or email us at ClaimsOffice@fema.dhs.gov anytime.



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