

FEMA Extends Renewal Grace Period for Florida Flood Insurance Policyholders Affected by Hurricane Ian to Jumpstart Recovery

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FEMA's 90-day extension applies to policies with renewal dates beginning Aug. 25, 2022, through and including Oct. 23, 2022

WASHINGTON -- Certain National Flood Insurance Program (NFIP) policyholders impacted by Hurricane Ian now have a limited opportunity to renew their policies without a consequence of a lapse in coverage.

Previously, NFIP [announced](#) that policyholders based in Florida who had flood damage from Hurricane Ian have a 90-day grace period to renew their policies and file a claim for flood damage.

The extension applies to policyholders whose flood insurance policy expiration dates began on Aug. 25, 2022, through and including Oct. 23, 2022. For example, if the original renewal date for a policy was Aug. 25, 2022, the policy may be renewed on or before Nov. 23, 2022, and you can file your claim for damage received from Hurricane Ian. If the renewal date was Oct. 23, 2022, the policy may be renewed on or before Jan. 21, 2023.

“In keeping with our ethos of putting people first in everything we do at FEMA, we are honoring the NFIP policyholders who previously took the important step to protect their family from a flood,” said FEMA Administrator Deanne Criswell. “By proactively extending the renewal deadline for flood insurance, we are standing by that commitment and allowing policyholders who faced incredible loss to renew their policy and file a claim in the aftermath of one of the most catastrophic storms in Florida’s history.”



As of Oct. 24, there are 26 Florida [counties designated](#) for FEMA's Individual Assistance Program where policyholders can take advantage of the grace period. FEMA encourages all affected policyholders residing in these counties to jumpstart their recovery by using the grace period to renew their policies as soon as possible.

Policyholders who wish to take advantage of the grace period should contact their agent or insurance company today, or within 90 days of their policy expiration date.

All Florida policyholders -- even those in undesignated counties -- should monitor [fema.gov](#) because more counties may be added. Policyholders who don't have their insurance agent or company's contact information should call 877-336-2627 for assistance.

To learn more about how to file a flood insurance claim [visit floodsmart.gov](#).

