

How to File for Flood Insurance Through the Claims Office

Release Date: Mar 7, 2024

The FEMA Hermit's Peak/Calf Canyon Claims Office is offering up to five years of flood insurance coverage to individuals and businesses impacted by the fire. To receive a National Flood Insurance (NFIP) policy, you must submit a claim no later than April 1.

In most cases, there is a 30-day mandatory waiting period for all new NFIP policies. Submitting your claim for flood insurance coverage by April 1 will help ensure coverage goes into effect before spring snow melt and monsoon season.

How to Get Flood Insurance

There are two ways to secure flood insurance through the Claims Office:

- The Claims Office can pay up to five-years of flood insurance coverage through the NFIP. The Claims Office will pay the premium on your behalf. You will receive annual renewal notices from the NFIP for the length of your policy, but no action is needed on your part.
- If you purchased a flood insurance policy on your own after the fire, you may also be eligible for a reimbursement of the premium amount.

Eligibility

You are eligible for a NFIP policy, if:

- You were not required to carry flood insurance prior to the start of the fire on April 6, 2022.
- Your property is located in a NFIP-participating community in Mora and San Miguel counties.
- Your property is outside of Mora and San Miguel counties but in proximity to the burn scar and can demonstrate an increased risk of flooding.



You are not eligible for a NFIP policy, if:

- Your property was required to carry flood insurance before the fire, including through a federally backed mortgage.
- Your home or property is not located in a NFIP participating community. However, claimants in non-participating NFIP communities may be reimbursed for flood insurance purchased through the private market. The following are non-participating communities in proximity to the fire and subsequent flooding:
 - Village of Eagle Nest (Colfax County)
 - Village of Pecos (San Miguel County)
 - Village of Mosquero (San Miguel/ Harding County)
 - Village of Wagon Mound (Mora County)
 - Picuris Pueblo (Taos County)
 - Taos Pueblo (Taos County)

Coverage Amounts

- Homeowners can be insured up to \$250,000 for the structure and up to \$100,000 for building contents.
- Residential renters can insure contents only 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.
- Non-residential renters, such as businesses, can insure contents only up to \$500,000.
- Deductibles will be \$2,000 for buildings and \$2,000 for contents. For any damages related to the fire that occur before the claims submission deadlines, deductibles may be covered by the Claims Office.

How to File a Claim for a Flood Insurance Policy

If you have already submitted a Notice of Loss and would like to discuss eligibility for a flood insurance policy, reach out to your navigator to discuss options.

If you have not yet submitted a Notice of Loss but would like to discuss your eligibility for a flood insurance policy through the Claims Office:

- Call the Claims Office Helpline, 505-995-7133.



- Reach out by email, fema-hermits-peak@fema.dhs.gov.

For information and updates regarding the Claims Office, visit the Hermit's Peak/Calf Canyon Claims Office website at fema.gov/hermits-peak. For information in Spanish, visit fema.gov/es/hermits-peak. Follow our Facebook page at facebook.com/HermitsPeakCalfCanyonClaimsOffice/ and turn on notifications to stay up to date about the claims process, upcoming deadlines and other program announcements.

