

FEMA Extends Renewal Period for Flood Insurance Policyholders in Florida Affected by Hurricane Milton

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Extension follows grace period announcement last week for seven states affected by Helene

WASHINGTON – While renewal dates have passed for some National Flood Insurance Program policyholders in Florida who were affected by Hurricane Milton, these policyholders may be able to take steps that will renew their policy and receive coverage for flood damage.

Certain NFIP policyholders in Florida affected by Hurricane Milton now have additional time to renew their policies without a lapse in coverage. These policyholders now have until Dec. 10, 2024 to renew their policies. This is a significant extension from the standard 30-day renewal grace period.

“I’m sensitive to the fact that our policyholders are dealing with many obstacles during this period of extensive recovery in the wake of Hurricane Milton,” said Jeff Jackson, the interim Senior Executive of the NFIP. “Extending the grace period for policy renewals is one way to show our customer that we care about what they’re going through.”

Policyholders should be sure to ask their insurance agent or company about advance claims payments to help start their recovery. Advance payments may be available of up to \$20,000 prior to a visit from an adjuster.

FEMA [previously announced](#) an extended grace period for policyholders in seven states affected by Helene, including Florida. Due to Hurricane Milton, this grace period will be extended for Florida policyholders based on the below schedule.



If the policy term ended on:	The grace period would have ended:	But now runs until:
Aug. 28, 2024	Sept. 26, 2024	Dec. 10, 2024
Sept. 26, 2024	Oct. 25, 2024	Dec. 10, 2024
Oct. 15, 2024	Nov. 13, 2024	Dec. 10, 2024
Nov. 1, 2024	Nov. 30, 2024	Dec. 10, 2024
Nov. 15, 2024	Dec. 14, 2024	Dec. 14, 2024

Policyholders whose NFIP policy renewal date is within this range should contact their agent or insurance company.

For example, if the original policy expiration date was Aug. 28, 2024, the policy may be renewed on or before Dec. 10, 2024. Holders of active policies can file claims for damage received from Milton if premium is paid.

Other Actions to Help Policyholders

The NFIP has extended the proof of loss requirement for policyholders who suffered flood damage from Hurricane Milton from the standard 60 days to 120 days from the date of loss.

The NFIP also authorized its [Write Your Own](#) insurance company partners and the NFIP Direct to pay claims based on the adjuster’s report without requiring policyholders to sign a proof of loss. When a policyholder seeks additional payment for any reason or disagrees with the adjuster report, they may still submit a signed proof of loss to the insurer along with supporting documentation. This can include a contractor’s estimate, bills, receipts, photographs and other related documents.

Anyone affected by Milton who has an NFIP flood insurance policy and has suffered flood damage should begin filing their claim now. Evacuated policyholders can still start their claim and provide specifics later once local officials say it’s safe to return home.



Policyholders who wish to take advantage of the grace period should contact their agent or insurance company. Those who don't have their insurance agent or company's contact information should call 877-336-2627 for assistance.

FEMA also encourages NFIP policyholders affected by [Milton](#) to apply for federal disaster assistance. The three ways to apply are visiting disasterassistance.gov, calling 800-621-3362 or using the [FEMA App](#). Survivors may receive funds to help with essential items like food, water, baby formula and other emergency supplies. Funds may also be available to repair storm-related damage to homes and personal property, as well as assistance to find a temporary place to stay.

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

