

NFIP Begins Issuing Advance Payments to Policyholders After Hurricane Ian

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Grace Period Extended for those Needing to Renew NFIP Flood Insurance Policies

WASHINGTON -- A week after widespread flooding in Florida from Hurricane Ian, FEMA's National Flood Insurance Program policyholders are beginning to receive funds to help jumpstart their recovery. To date, FEMA has provided \$3.5 million in advance payments to policyholders who have started the claim process.

FEMA has also taken steps to ease burdens on its policyholders as they begin to clean up and repair, including allowing some who need to renew policies to take advantage of flood insurance benefits.

"We know that rebuilding after a flood can be difficult," said David Maurstad, Deputy Associate Administrator for Resilience and senior executive of the National Flood Insurance Program. "We want to remove as many obstacles as possible and ease our customers' burden to help them recover more quickly. Regardless of how much flooding your home experienced, FEMA's National Flood Insurance Program stands ready to assist its policyholders."

More Time for Policyholders

There are NFIP policies in Florida where the renewal date has passed, but you may be able to take steps that will reinstate your policy and receive coverage for flood damage from Hurricane Ian. Policyholders based in Florida who had flood damage from the hurricane now have a 90-day grace period to renew their policies.

The extension applies to policies with renewal dates beginning Aug. 25, 2022, through and including Oct. 23, 2022. Policyholders whose NFIP policy renewal date is within this range should contact their agent or insurance company.



Additionally, the NFIP has extended the proof of loss requirement for policyholders who suffered flood damage from Hurricane Ian from the standard 60 days to 365 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, they may still submit a signed proof of loss to the insurer. Policyholders can submit a signed proof of loss later if they need to request an additional payment or if they disagree with the adjuster's report.

Payments

In the Hurricane Ian affected states, as of Oct. 4, 2022, FEMA has received more than 25,000 NFIP claims and has pushed out over \$3.5 million in advance payments for many of these policyholders. Policyholders affected by Hurricane Ian can now receive between \$5,000 and \$20,000 with documentation prior to an inspection by an adjuster. Policyholders are encouraged to talk with their insurer about how to receive an advance payment to help jumpstart their recovery.

"The NFIP is committed to processing claims quickly and fairly," said Maurstad. "We remain in close coordination with our Write Your Own insurance companies, the NFIP Direct and the state insurance commissioners' offices to ensure that policyholders are paid every dollar owed for covered flood loss."

Anyone affected by Hurricane Ian 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 can start their claim by contacting their flood insurance agent or company. Those who don't know who their insurance agent or company is may call 877-336-2627.

To learn more about how to file a flood insurance claim visit [floodsmart.gov](https://www.floodsmart.gov) or [view this video](#).

