

Flood Insurance Policyholders in Puerto Rico Given Additional Time to Renew Policies and Provide Proof of Loss

Release Date: November 14, 2022

San Juan, Puerto Rico — National Flood Insurance Program (NFIP) policyholders in Puerto Rico affected by Hurricane Fiona can renew their recently expired policies without the consequence of a lapse in coverage.

The renewal extension applies to policyholders whose flood insurance policy expiration dates began on Aug. 17, 2022, through and including Oct. 15, 2022. For example, if the original renewal date for a policy was Aug. 17, 2022, the policy may be renewed on or before Nov. 14, 2022, and you can file your claim for damage received from Hurricane Fiona. If the renewal date was Oct. 15, 2022, the policy may be renewed on or before Jan. 12, 2023.

Policyholders who want to take advantage of the grace period should contact their agent or insurance company to discuss their policy within 90 days of their policy expiration date. If you do not have this information, call the NFIP at **1-877-336-2627**.

As of Nov. 10, 2022, 18 NFIP claims have been paid in Puerto Rico for a total of \$745,000, including advance payments totaling \$148,000. Advance payments may be provided with documentation prior to an inspection by an adjuster. Policyholders are encouraged to talk with their adjuster about how to receive an advance payment to help speed up their recovery.

FEMA Extends Proof of Loss Requirement

FEMA has also extended the proof of loss requirement for Puerto Rico from 60 to 180 days for flood insurance policyholders who experienced flood damage from Hurricane Fiona.



Eligible policyholders in all 78 Puerto Rico municipalities declared for FEMA's Individual Assistance program can take advantage of the NFIP extensions.

NFIP coverage is available regardless of federal disaster declarations. Insurance for contents is also available to renters. Coverage is available for residential and commercial buildings:

- Up to \$250,000 in building coverage and up to \$100,000 in contents coverage for single-to-four family residential structures.
- Up to \$500,000 in building coverage and up to \$100,000 in contents coverage for five-or-more family residential structures.
- Up to \$500,000 in building coverage and up to \$500,000 in contents coverage for businesses.

There is a 30-day waiting period before new policies go into effect, so don't wait. NFIP partners with more than 50 private insurance companies and NFIP Direct to sell and service flood insurance policies. To find a list of flood insurance writers in Puerto Rico, visit [Flood Insurance Provider View FloodSmart](#).

For more information about the NFIP, to find out if you live in a participating community, and what's covered by NFIP policies or how to file a claim, contact your insurance provider or visit [FloodSmart.gov](#).

