

Laura Survivors with NFIP Policies Can Appeal Flood Claims Within 60 Days of Denial

Release Date: Oct 15, 2020

BATON ROUGE, La. – Hurricane Laura survivors with National Flood Insurance Policies (NFIP) who filed a Proof of Loss and whose claims were denied either partially or in full, can appeal. Survivors have 60 days from the date of the insurer's denial letter to appeal the decision.

Some common reasons for denials include:

- Damage was not actual flood damage;
- Claim was less than the deductible;
- No demonstrable damage; or
- Damage not insured, such as wind damage.

What you need to know about Hurricane Laura and your NFIP policy:

- Laura was a wind and water event that caused damage from rising waters and wind damage to buildings.
- The Standard Flood Insurance Policy (SFIP) pays only for direct physical loss by or from flood damage to insured property, so your insurance adjuster will be looking for signs of a general condition of flooding and a flood water line.
 - Damage below this line is typically flood damage.
 - Damage above the flood water line is typically wind damage, such as water-stained ceilings or wind damage like broken windows or exterior doors, missing shingles, turbine or fascia damage, water stains to the ceiling or walls.



- Your adjuster may ask for a copy of your wind or homeowner's damage estimate to confirm no overlap in scope or payment of damage. When it is too difficult to tell if the damage was from wind or flood, NFIP insurers may recommend the use of an expert to help determine the cause and extent of damage by wind and/or flood.

To file an appeal, you must do the following within 60 calendar days of the date written on the denial letter:

- Include the information shown on your NFIP policy's Declarations Page:
 - the policy number;
 - the policy holder name(s); and,
 - the property address, which may not be your mailing address.
- Provide the best contact information for you.
- Explain the issue(s) in writing;
- Include a copy of the denial letter from your insurer;
- Provide any supporting documentation (e.g., photos of your flood damage, itemized estimates signed by a contractor, properly completed drying logs).

Letters may be sent by mail to:

Federal Insurance and Mitigation Administration Federal Insurance Administrator

400 C St. SW, 3rd Floor

Washington, D.C. 20472-3010

Or emailed to: FEMA-NFIP-Appeals@fema.dhs.gov.



FEMA

Page 2 of 3

There is no fee to file an appeal and you do not need a third party to represent you.

FEMA's goal is to ensure all policyholders receive the amount they are owed for their claim(s) under the terms of their policy. Know your rights as a policyholder and get more information about the appeals process.

- Visit floodsmart.gov/index.php/flood/appeal-your-claim-payment
- Call NFIP at 877-336-2627
- Contact your insurance agent. If you not sure who your insurer is, you can call NFIP
- Click [here](#) for a description of NFIP policyholder rights

To view mitigation resources visit <https://fema.connectsolutions.com/lauramit/> or call 866-579-0820 to speak to a Mitigation Specialist.

For the latest information on Hurricane Laura, visit www.fema.gov/disaster/4559 or follow the FEMA Region 6 Twitter account at twitter.com/FEMARegion6.

