

More About Submitting Proof of Loss Forms

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BATON ROUGE, La. — National Flood Insurance Program (NFIP) policyholders have a total of 180 days from the day of loss to submit a Proof of Loss form if they had damage from Louisiana's August floods. A NFIP Proof of Loss form includes detailed estimates of the cost to replace or repair damaged property.

If additional damage is found, policyholders may submit a supplemental claim. Policyholders may also file an appeal if they reported a loss but disagree with the outcome.

The NFIP process for requesting additional funds as well as filing appeals is explained below.

Write down and keep the names, titles and contact information of all the insurance representatives who communicate with you after reporting your loss. You may need to contact them if you want to appeal or request more money.

How to Request Additional Funds for Supplemental Claims

- You may request additional flood insurance payments if you discover more damage to your property or contents after you made your claim and submitted the Proof of Loss.
- Promptly notify your insurance adjuster, agent or company that you need to request an additional payment.
- Your insurance company will provide you with another suggested Proof of Loss.
- Sign and submit the new Proof of Loss form to your insurance company within 180 days after the severe storm and flood damage occurred on your property, the day of loss.

How to Appeal



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- You may file an appeal if you're an NFIP policyholder and you have received a written denial of your claim.
- Your appeal cannot add coverage or claim limits that exceed your NFIP policy.
- Here are the four steps to file an appeal:
 1. Speak with your adjuster. He or she may be able to help you understand your claim determination.
 2. Ask the adjuster for a supervisor's contact information and get in touch with that person if you remain unsatisfied.
 3. Get in touch with your insurance company's claim representative if your adjuster's supervisor is unable to resolve your problem. Ask your insurance agent or company representative for assistance.
 4. Send an appeal to FEMA if you've gone through the previous three steps and still are not pleased.
- The appeal letter to FEMA should contain your:
 - NFIP policy number
 - Name
 - Address
 - Contact information
 - Details of your concern
 - Dates of communication and contact details of insurance representatives with whom you've spoken in the first three steps
- Explain why you're appealing and include a copy of your denial and policy information. Other relevant documents may include:
 - A copy of your Proof of Loss
 - Room-by-room itemized repair or replacement estimates
 - The adjuster's final report
 - Photographs of damage
 - Elevation certificate
- Federal Insurance and Mitigation Administration
- Mail your appeal letter and the documents within 60 days of your denial to:

By mail:

Federal Insurance and Mitigation Administration
Attn: FEMA Flood Insurance Appeals Branch
400 C Street SW, 3rd floor SW
Washington, DC 20472-3010



FEMA

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By email: FEMA-NFIP-Appeals@fema.dhs.gov

Have Questions? Call FEMA or Your Insurance Company

- Call 800-621-3362 Monday through Friday from 8 a.m. to 6 p.m. and select Option 2. If you use TTY, call 800-462-7585. Those who use 711 or Video Relay Service can call 800-621-3362.



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