

Flood Insurance Policyholders Given More Time to File Proof of Loss for Hurricane Michael Claims

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TALLAHASSEE, Fla. — Florida survivors of Hurricane Michael will have additional time to file proof-of-loss claims for the National Flood Insurance Program (NFIP) following FEMA's decision to extend the filing period.

If you are a Florida NFIP policyholder, you now have 365 days from the date of loss to file a flood insurance claim. The extension allows enough time to evaluate losses and the adjusters' reports, and to submit a fully documented, signed and sworn proof-of-loss claim.

FEMA determined that Florida policyholders needed more time to file claims given the extent of the devastation left in the hurricane's wake.

The proof-of-loss is included in the claims package that documents storm losses. The claims package should include:

- Photos or video of flood damage
- A comprehensive and itemized list of what was damaged
- Receipts, if possible, for damaged items along with any other supporting documents that show the value of the loss

If you have not already done so, contact your insurance company as soon as possible to begin processing your claim.

FEMA has streamlined its process to answer questions and service flood insurance claims better. You may call the NFIP call center at 800-427-4661 Monday through Friday from 8 a.m. to 8 p.m. If you use 711 or Video Relay Service, call 866-337-4262.



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If you need one-on-one assistance, you may visit a disaster recovery center. To find the DRC nearest to you, visit [fema.gov/drc](https://www.fema.gov/drc).

NFIP call center staff are available to assist policyholders with information regarding their policies, offer technical flood guidance to aid in recovery, and respond to questions about the NFIP. FEMA can refer you to your insurance carrier for additional assistance if you have questions specifically about your insurance claim.

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FEMA's mission: Helping people before, during, and after disasters.

For a list of resources available to individuals and businesses affected by Hurricane Michael, visit www.floridadisaster.org/info.

For more Hurricane Michael recovery information, visit www.fema.gov/disaster/4399.

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