How to Request an Extension

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This fact sheet offers guidance for how people impacted by the Hermit's Peak/Calf Canyon Fire can request an extension for their claim. It describes the process you can expect to go through, and the requirements to show the action is warranted.

By law, the Claims Office can only pay claims that include all required documentation. After filing a Notice of Loss (NOL), claimants have 150 days to provide documents showing Proof of Loss (POL). If claimants think they will be unable to deliver the needed documents in 150 days, they can request an extension. Extensions are not automatic and must be requested by the claimant with an explanation of why additional time is needed. The Claims Office site managers will review the extension request and determine if an extension can be approved based on "good cause."

"Good Cause" Proof of Loss Extension Requests:

- 1. Accessibility issues were identified, and accommodations were not available and delayed claim progress.
- 2. Unaware of items you can claim as losses.
- 3. Personal hardship (i.e., medical emergencies, family emergencies/deaths, etc.)
- Important records were destroyed or damaged in an emergency or disaster (Includes both the Hermit's Peak/Calf Canyon Fire and subsequent flooding).
- 5. Did not receive notifications from the Claims Office.
- 6. Submitted the information on time, but the submission was actively delayed in transit.
- 7. Legal disagreement between you and an Authorized Third Party such as an arbitrator or mediator over claimed losses that may prevent or delay the determination of actual loss.

Note: If you fail to submit a signed Proof of Loss within the 150-day timeframe and you don't receive an extension from the Claims Office, the Claims Office may administratively close the claim.



It may also be necessary to seek a timeline extension if you are unable to submit a signed Release and Certification (R&C) Form within the 120-day timeframe once you have received your Letter of Determination. Extensions are not automatic and must be requested by the claimant with an explanation of why additional time is needed. The Claims Office site managers will review the extension request and determine if an extension can be approved based on "good cause."

Release and Certification Form Extension Requests will be approved if:

- 1. Personal hardship (i.e., medical emergencies, family emergencies/deaths, etc.)
- 2. Accessibility accommodations were not available and delayed the claim progress.
- 3. Did not receive notifications from the Claims Office.
- 4. Submitted the information on time, but the submission was seriously delayed in transit.

Note: If you have not been given an extension and you have not submitted a signed R&C Form within the 120-day timeframe, it will be assumed that you accept the determination of the Authorized Official and a check for the amount listed in the LOD will be mailed to the address on file.

You may request an extension by submitting a letter via the following methods:

- In-person at the Santa Fe, Las Vegas, or Mora Claims Offices (visit fema.gov/disaster/current/hermits-peak/contact-us to see locations and hours of operation).
- Via mail to the Claims Office P.O. Box 1329
 Santa Fe, NM 87504
- Via email to the Claims Office or to your assigned claims navigator (<u>FEMA-hermits-peak@FEMA.dhs.gov</u>)

Anyone impacted by the Hermit's Peak/Calf Canyon Fire and subsequent flooding is encouraged to start a claim with the Hermit's Peak/Calf Canyon Claims Office if they haven't already. The deadline to submit a Notice of Loss to start your claim process is December 20, 2024, per the Hermit's Peak/Calf Canyon Fire.



For information and updates regarding the Claims Office, please visit the Hermit's Peak/Calf Canyon Claims Office website at fema.gov/hermits-peak. For information in Spanish, visit fema.gov/es/hermits-peak. You can also follow our Facebook page and turn notifications on to stay up to date about the claims process, upcoming deadlines and other program announcements at facebook.com/HermitsPeakCalfCanyonClaimsOffice.

