



FEMA

Nov. 7, 2022

DR-4673-FL NR-049

State News Desk: media@em.myflorida.com

FEMA News Desk: 813-381-3241 | FEMA-R4-NewsDesk@fema.dhs.gov

News Release

Florida Flood Insurance Policyholders Given Additional Time

BRANDON, Fla. - National Flood Insurance Program (NFIP) policyholders in Florida affected by Hurricane Ian 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. 25, 2022, through and including Oct. 23, 2022. For example, if the original renewal date for a policy was Aug. 25, 2022, the policy may be renewed on or before Nov. 23, 2022, and you can file your claim for damage received from Hurricane Ian. If the renewal date was Oct. 23, 2022, the policy may be renewed on or before Jan. 21, 2023.

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

As of Nov. 5, 2022, 44,000 NFIP claims have been paid in Florida for a total of \$351 million, including \$170 million in advance payments.

FEMA Extends Proof of Loss Requirement

FEMA has also extended the proof of loss requirement for Florida flood insurance policyholders who experienced flood damage from Hurricane Ian from 60 to 365 days

Policyholders in 26 Florida counties designated for FEMA's Individual Assistance program are able to take advantage of the NFIP extensions. Those counties are Brevard, Charlotte, Collier, DeSoto, Flagler, Glades, Hardee, Hendry, Highlands, Hillsborough, Lake, Lee, Manatee, Monroe, Okeechobee, Orange, Osceola, Palm Beach, Pasco, Pinellas, Polk, Putnam, Sarasota, Seminole, St. Johns and Volusia. However, all Florida policyholders – even those in undesignated counties – should monitor [fema.gov](https://www.fema.gov) because more counties may be added.

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. NIFP 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 Florida, visit [Flood Insurance Writers in Florida \(floodinsurancewriters.com\)](https://floodinsurancewriters.com)

For more information about 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](https://floodsmart.gov).

For the latest information on Florida's recovery from Hurricane Ian, visit floridadisaster.org/info and fema.gov/disaster/4673. Follow [FEMA Region 4 \(@femaregion4\) / Twitter](https://twitter.com/femaregion4) and at facebook.com/fema

###

FEMA's mission is helping people before, during, and after disasters.

All FEMA disaster assistance will be provided without discrimination on the grounds of race, color, sex (including sexual harassment), sexual orientation, religion, national origin, age, disability, limited English proficiency, economic status. If you believe your civil rights are being violated, you can call the Civil Rights Resource line at 833-285-7448.