



**FEMA**

# Disaster News

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**Joint Information Center Media Contact:**

FEMA/State News Desk: 360-486-5745

SBA News Desk 916-735-1500

## **FLOOD INSURANCE DEADLINE EXTENDED**

**Lacey, Wash.** – The Federal Emergency Management Agency (FEMA) announced today that the deadline for returning the National Flood Insurance Program Proof of Loss statement has been extended 60 days.

A Proof of Loss is a signed statement that substantiates the insurance claim. It includes a detailed estimate to replace or repair the damaged property. The Proof of Loss must be signed before the flood insurance program or insurance company can make payment.

Previously, flood insurance policy holders had 60 days from the date of the incident to sign and return the Proof of Loss document. For example, if flooding occurred Dec. 3, 2007. Washington policy owners originally had until Feb. 1, 2008 to sign the document. The new deadline for a Dec. 3 event is now April 2, 2008.

This extension applies to all claims for flood-insured Washington and Oregon properties damaged by flooding between November 30, 2007, and December 8, 2007, whether the policy was issued directly by FEMA or through one of the private insurance companies.

Some policy holders were concerned that by signing the Proof of Loss, their payment would be limited to the amount listed on the statement. That is not the case. If a policy holder believes they have additional damage or the identified amount is insufficient, they should sign the statement and include one or more of the following:

- A separate letter detailing the additional damages or costs; and/or
- Copies of contractors' estimates to repair the damage; and/or
- Other documentation detailing rebuilding expenses.

Once the insurance company or flood insurance program receives the additional documentation, an adjuster will meet with the homeowner and/or contractor to identify the issues and negotiate an appropriate settlement.

Homeowners should keep a copy of the Proof of Loss—and copies of all supporting documents—for their records. To stay covered for the future, they must renew the policy each year. Most policyholders living in areas where the flood risk has increased can renew at the same lower rate, based on their previous flood zone.

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*FEMA coordinates the federal government's role in preparing for, preventing, mitigating the effects of, responding to, and recovering from all domestic disasters, whether natural or man-made, including acts of terror.*

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Editors: for more information on the Washington disaster recovery, visit [www.fema.gov](http://www.fema.gov) or [www.wadisasternews.com](http://www.wadisasternews.com).