



What To Do If You Think There's an Issue with Your NFIP Flood Insurance Claim

There are several options available to policyholders to resolve and finalize National Flood Insurance Program (NFIP) claims.

1 Talk to Your Adjuster or Insurer First



- Your adjuster can answer questions and assist you in proving your loss.
- Your adjuster will help you complete or amend your proof of loss if you believe you are entitled to additional payment.
- Your insurer can provide you with the proof of loss deadline.
- Your insurer can address specific questions after review of the adjuster's report.
- Provide the adjuster and insurer with any additional documentation that may be available, including photographs, contractor estimates, and invoices to support your claim or proof of loss.

For additional support:



Call
1-800-427-4661



Contact your
insurance company
or agent



Visit
<https://www.fema.gov/flood-claim-appeals-and-guidance>

2 File an Appeal within 60 Days of Claim Denial



- Within 60 days of being denied in writing by your insurer on any aspect of your claim, you may appeal that denial to FEMA.
- There is no fee to file an appeal, and the process is designed to be straightforward.
- While you have the right to hire a third party to represent you in the appeal process, FEMA will not reimburse you for those costs. Also, you will need to provide FEMA with an acceptable letter of representation in writing to enable FEMA to work with your representative. See the link at left for additional information.
- An appeal does not prevent you from later filing a lawsuit.
- An appeal does not extend the deadline to file a lawsuit.

3 File a Lawsuit



- You may file a lawsuit in the Federal District Court where the damage occurred within one year after the date your NFIP insurer first denied all or part of your claim in writing:
 - If FEMA (through the NFIP Direct) is your insurer, you must file suit against FEMA.
 - Otherwise, you must file suit directly against your insurer, as FEMA is not a proper party to the litigation.
- Be aware that unless you represent yourself, hiring an attorney costs money and you will be responsible for your litigation and attorney fees and costs.

"FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards."