



FEMA

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Hurricane Matthew

News Release

Flood Insurance – Policy Holders Reminded to Submit Proof Within 120 Days of Loss

TALLAHASSEE – National Flood Insurance Program (NFIP) policy holders who suffered damages or losses from Hurricane Matthew are being reminded by State and FEMA officials to submit a Proof of Loss within **120 days from the date of their flood loss**.

The submission date was extended at the request of the State of Florida from **60 to 120 days from the date of loss**.

What is a Proof of Loss?

- A Proof of Loss is a policyholder's statement of the amount of money being requested, signed and sworn to by the policyholder with documentation to support the amount.
- Policyholders affected by Hurricane Matthew must submit a Proof of Loss directly to their flood insurance company **within 120 days after the date of the flood loss**.
- The Proof of Loss statement is included in the claim package that documents flood losses.
- Information regarding Proof of Loss can be downloaded at fema.gov/media-library/assets/documents/9343.
- **The Proof of Loss is not the claim.**
- A policyholder who suffers flood damage to NFIP insured property **has only one claim** arising from that event.
- An NFIP claim may have more than one Proofs of Loss with documentation packages submitted in support of that claim.
- Any documentation package submitted should include:
 - Photos or video of your 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 what you lost.
- Closely monitor the insurance claim process after reporting a loss.
- An insurance adjuster hired by the NFIP insurer may provide a proof of loss form to the policyholder and may help complete it.
- The adjuster may also provide information about the flood insurance claim process.

Where do I send my Proof of Loss in support of my claim?

If your policy was issued by a Write Your Own program-participating insurance company, please contact the insurance agent or carrier directly to find out the proper address for submitting your Proof of Loss. If your policy was issued by FEMA through the NFIP Direct Servicing Agent, the only addresses to which your Proof of Loss must be sent is the following:

Regular Mail: NFIP Direct Servicing Agent
P.O. Box 2966
Shawnee Mission, KS 66201

Overnight Mail: NFIP Direct Servicing Agent
7701 College Blvd.
Overland Park, KS 66210

If you have further questions regarding the NFIP claim process, contact your insurance provider, visit floodsmart.gov or call the NFIP toll-free number at **1-888-356-6329 (TTY 1-800-427-5593)**. Multilingual operators are available (press **2** for Spanish).

For more information on Florida's disaster recovery, visit fema.gov/disaster/4283, twitter.com/femaregion4, facebook.com/FEMA, and fema.gov/blog, floridadisaster.org or #FLRecovers. For imagery, video, graphics and releases, see fema.gov/Hurricane-Matthew.

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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.

*Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at **800-621-3362** (voice, **711/VRS** - Video Relay Service) (TTY: **800-462-7585**). Multilingual operators are available (press **2** for Spanish).*