



**FEMA**

# News Release

October 8, 2013  
DR-4086-NJ NR-227  
FEMA News Desk: 877-434-4084  
NJOEM PIO Contact: 609-963-6818

## **NEW FLOOD INSURANCE DEADLINE WILL HELP SANDY SURVIVORS**

**LINCROFT, N.J.** – Superstorm Sandy survivors will have more time to file critical paperwork for their flood insurance settlements.

The Federal Emergency Management Agency announced on Oct. 1 that it has extended the deadline for filing proof-of-loss claims for a second time. The new deadline is April 28, 2014.

The Standard Flood Insurance Policy (SFIP) allows homeowners 60 days from the date of loss to file proof-of-loss claims. On Nov. 9, 2012, the Federal Insurance and Mitigation Administration first extended the filing deadline to one year from the date of loss.

A Proof of Loss is a form used by the policyholder to support the amount they are claiming under their policy, which must then be signed and sworn to, and submitted with supporting documentation. The policy covers structures and any personal property contained within that was damaged or destroyed by floodwaters.

This latest extension will give policyholders more time to gather the necessary paperwork, fully document their losses and account for any additional expenses that were discovered after repairs or rebuilding projects began. Benjamin Rajotte, director of the Disaster Relief Clinic at the Touro Law Center on Long Island, N.Y., said that many homeowners were unaware of the one-year deadline and would not have been able to complete the filing process in time.

Last week, nearly two dozen Senators and members of Congress from New York and New Jersey signed a letter to FEMA Administrator Craig Fugate, arguing that many of their constituents have been mired in bureaucratic red tape and are only just starting the recovery process and need more time to complete the paperwork.

Any policyholder whose SFIP was issued by a Write Your Own program-participating insurance company should contact his insurance adjustor or the carrier directly to find out the proper address for submitting the Proof of Loss with supporting documentation.

(MORE)

## **NEW FLOOD INSURANCE DEADLINE WILL HELP SANDY SURVIVORS – Page 2**

If the policy was issued by FEMA directly through the Direct Servicing Agent, send Proof of Loss and supporting documentation by regular mail to: NFIP Direct Servicing Agent, P.O. Box 2966, Shawnee Mission, KS 66201-1366. Or send by overnight mail to: NFIP Direct Servicing Agent, 7701 College Blvd., Suite 150, Overland Park, KS 66210.

More information on New Jersey's disaster recovery can be found at [www.fema.gov/disaster/4086](http://www.fema.gov/disaster/4086).

###

*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.*

*Follow FEMA online at [www.fema.gov/blog](http://www.fema.gov/blog), [www.twitter.com/fema](http://www.twitter.com/fema), [www.facebook.com/fema](http://www.facebook.com/fema), and [www.youtube.com/fema](http://www.youtube.com/fema). Also, follow Administrator Craig Fugate's activities at [www.twitter.com/craigatfema](http://www.twitter.com/craigatfema).*

*The social media links provided are for reference only. FEMA does not endorse any non-government websites, companies or applications.*