



FEMA

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News Release

Renewal Period for Flood Insurance Policyholders in Florida Affected by Hurricanes Helene and Milton Fast Approaching

TALLAHASSEE, Fla.— As a result of the severe damage and historic flooding in Florida caused by Hurricanes Helene and Milton, FEMA extended the policy renewal deadline for certain National Flood Insurance Program (NFIP) policyholders to prevent a lapse in NFIP flood coverage.

These policyholders have until Dec. 10, 2024, to renew their policies. This is a significant extension from the standard 30-day renewal grace period.

If they have not done so, policyholders should be sure to ask their insurance agent or company about advance claims payments to help start their recovery. Advance payments may be available of up to \$20,000 prior to a visit from an adjuster.

The grace period for policyholders affected by Helene and Milton in Florida will be extended based on the below schedule.

If the policy term ended on:	The grace period would have ended:	But now runs until:
Aug. 28, 2024	Sept. 26, 2024	Dec. 10, 2024
Sept. 26, 2024	Oct. 25, 2024	Dec. 10, 2024
Oct. 15, 2024	Nov. 13, 2024	Dec. 10, 2024
Nov. 1, 2024	Nov. 30, 2024	Dec. 10, 2024
Nov. 15, 2024	Dec. 14, 2024	Dec. 14, 2024

Policyholders whose NFIP policy renewal date is within this range should contact their agent or insurance company.

For example, if the original policy expiration date was Aug. 28, 2024, the policy may be renewed on or before Dec. 10, 2024. Holders of active policies can file claims for damage received from Hurricanes Helene or Milton if the premium is paid.

Learn more at fema.gov/disaster/4834

Other Actions to Help Policyholders

The NFIP has extended the proof of loss requirement for policyholders who suffered flood damage from Hurricanes Helene and Milton from the standard 60 days to 120 days from the date of loss.

The NFIP also authorized its [Write Your Own](#) program. Insurance company partners and the NFIP Direct pay claims based on the adjuster's report without requiring policyholders to sign a proof of loss. When a policyholder seeks additional payment for any reason or disagrees with the adjuster report, they may still submit a signed proof of loss to the insurer along with supporting documentation. This can include a contractor's estimate, bills, receipts, photographs and other related documents.

Anyone affected by Helene or Milton who has an NFIP flood insurance policy and has suffered flood damage should file their claim now. Evacuated policyholders can still start their claim and provide specifics later once local officials say it's safe to return home.

Policyholders who wish to take advantage of the grace period should contact their agent or insurance company. Those who don't have their insurance agent or company's contact information should call 877-336-2627 for assistance.

FEMA also encourages NFIP policyholders affected by [Helene](#) or [Milton](#) to apply for federal disaster assistance. The three ways to apply are visiting [disasterassistance.gov](#), calling 800-621-3362 or using the [FEMA App](#). Survivors may receive funds to help with essential items like food, water, baby formula and other emergency supplies. Funds may also be available to repair storm-related damage to homes and personal property, as well as assistance to find a temporary place to stay.

To learn more about how to file a flood insurance claim [visit floodsmart.gov](#).

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

FEMA is committed to ensuring disaster assistance is accomplished equitably, without discrimination on the grounds of race, color, nationality, sex, sexual orientation, religion, age, disability, English proficiency, or economic status. Any disaster survivor or member of the public may contact the FEMA Office of Civil Rights if they feel that they have a complaint of discrimination. FEMA's Office of Civil Rights can be contacted at FEMA-OCR@fema.dhs.gov or toll-free at 833-285-7448.