

Governor's Office of Homeland Security
and Emergency Preparedness
State of Louisiana

JOHN BEL EDWARDS
GOVERNOR



JAMES B. WASKOM
DIRECTOR

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MEDIA CONTACT:
Mike Steele
mike.steele@la.gov
225-788-0095

Deadline Approaching for NFIP Supplemental Proof of Loss Claims

BATON ROUGE (December 21, 2017) – Policyholders impacted by the August 2016 flooding have until the end of the year to submit proof of loss documentation to initiate or supplement a National Flood Insurance Program (NFIP) claim. **You may request additional flood insurance payments if more damage to your property or contents was discovered after you made your initial claim.** Flood survivors have received six extensions to gather and submit the information since the disaster.

According to the Louisiana Department of Insurance, an NFIP Proof of Loss form is accompanied by documentation of detailed estimates of the cost to replace or repair damaged property. To request additional funds for previously unknown damage, promptly notify your insurance adjuster, agent or company that you need to request an additional payment. Your insurance company will provide you with another Proof of Loss form.

“Many homeowners with flood insurance may have initially received a denial for their claim or they may be unsatisfied with the dollar amount being offered for flood-related loss or repairs,” said GOHSEP Director James Waskom. “There are options available to have those decisions re-examined. Time is running out to submit the information. December 31st is the deadline. Many people may have submitted a claim within a short time of the flood without the full picture of what damage and repairs would cost. This is your chance to adjust that information, but your window to take that step is closing.”

The Federal Emergency Management Agency (FEMA) offers the following tips:

- **Work with your insurance company.** If you have questions or dispute a denial or dollar amount of the settlement offered, talk with your agent or adjuster. By reviewing your policy and your claim, your adjuster and insurer can help clarify how your policy applies to your claim and review your claim for any missing, overlooked or incorrect information that may affect your claim.
- **File a supplemental claim.** If there is damage or content loss that was not included in your original Proof of Loss, you can file a supplemental claim to have your claim payment adjusted. You must file a supplemental claim by December 31, 2017.
- **File an appeal with FEMA.** You must file an appeal within 60 days of the insurer's denial letter by sending a written appeal to FEMA. To file an appeal, you must explain the issues in writing, include a copy of the denial letter from your insurer, and provide any supporting documentation.

FEMA urges policyholders to submit all forms as soon as possible. More than 29,600 flood claims have been filed for this disaster in southern Louisiana. Policyholders have received more than \$2.3 billion in payments from the NFIP to help rebuild and make repairs to flooded homes.

For more information on these options and others, please see FEMA's [Flood Claims Appeals and Guidance](#) or [What to Do if You Think There's an Issue with Your NFIP Flood Claim](#). Consumers can contact the LDI with questions or file a complaint by calling 1-800-259-5300 or visiting www.lidi.la.gov.

Visit www.511la.org for road updates during an emergency. Keep your phones charged and near you while the threat continues in order to receive potential emergency messaging.

Find more tips on weather and preparedness on GOHSEP's Facebook and Twitter accounts. You can receive emergency alerts on most smartphones and tablets by downloading the new Alert FM App. It is free for basic service. The Get A Game Plan App is another resource available to help you and your family prepare for any type of emergency. You can download the Louisiana Emergency Preparedness Guide and find other information at www.getagameplan.org.

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