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FEMA News Desk: 732-918-4431  
State: 609-963-6818

# Recovery News

## **DEADLINE EXTENDED FOR FLOOD INSURANCE CLAIMS**

NEPTUNE, N.J. –New Jersey policyholders who suffered losses as a result of Hurricane Irene damage (Aug. 27 through Sept. 5, 2011) have been given an extension to file the Proof of Loss (POL) form with the insurance company handling their claim.

National Flood Insurance officials said that New Jersey policyholders now have 150 days from the date of the event that caused the damage to file the POL, or until January 23, 2012.

The claims process starts with the affected policyholder contacting his/her insurance agent, reporting the property damage and meeting with an adjuster.

The adjuster may, as a courtesy, provide a POL — which is the statement of the amount claimed under the NFIP policy — but the property owner is responsible for making sure that it is complete, accurate and filed in a timely manner. It must include a detailed estimate and other supporting documentation to replace or repair the flood-damaged property, and must be signed and witnessed.

If the property owner notices additional damage after the POL is submitted, the owner may file a supplemental Proof of Loss documenting the newly discovered damage. This, too, must be within the time period allowed by the extension.

If the claim for additional damages is presented after the extension period, the insured must request a waiver of the time limitation from NFIP in order to submit the supplemental claim.

Those who wish additional information on flood insurance or who have questions or concerns about their flood insurance should contact their insurance agent or visit [www.floodsmart.gov](http://www.floodsmart.gov).

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