

Appealing Your Flood Insurance Claim

FEMA's National Flood Insurance Program (NFIP) is dedicated to helping policyholders resolve a claim following a flood disaster. If your flood insurance company denies all or part of your flood insurance claim, learn more about appealing the decision.

Prior to Submitting an Appeal

Once your flood insurance company denies all or part of your claim in writing, you can appeal to FEMA. However, the NFIP first recommends taking the following actions to understand or resolve the issue.

- **Review your claim documentation.** Confirm you've provided the correct supporting documentation that proves your flood loss and justifies the dollar amount requested. Verify any and all items you wish to appeal are listed in the denial letter sent by the flood insurance company.
- **Work with the adjuster** to understand the denial and resolve any issues with the claim. After reviewing your documentation, if you don't understand why you received a denial, the adjuster may be able to provide you with an explanation and/or suggest additional steps you can take to resolve your claim. Further, if after your documentation review, you determine an item is missing or not listed, you can send your adjuster the supporting documentation showing the loss and cost. Please note that FEMA cannot review an appeal for an item the flood insurance company did not deny.
 - **If you cannot reach an agreement** with the adjuster, you may contact your adjuster's supervisor or your insurance company's examiner for their recommendation.
- **Review similar appeals on the issue.** Visit [floodsmart.gov/understanding-coverage-decisions](https://www.floodsmart.gov/understanding-coverage-decisions) to better understand the appeals process and review similar or past appeal decisions issued by FEMA.

If you explore these options and remain unsatisfied with your insurer's decision, proceed with an appeal to FEMA.

Eligibility for Filing an Appeal

Every policyholder insured through the NFIP has a right to appeal the denial to FEMA. You must **submit the appeal within 60 days** after the date of the insurance company's written denial letter. As stated above, you may only appeal what the insurance company denies in their letter.

The NFIP appeals process is not available to any policyholder who files a lawsuit against their insurance company or who enters the appraisal process.



FEMA

Requirements to File an Appeal

- Explain the issue(s) in writing;
- Include the name of the policyholder(s), insured property address, flood insurance policy number and contact information;
 - Include a full copy of the insurer's written denial; and
 - Provide documents that prove the claim. This can be photographs of the denied items contested in the appeal, contractor-signed repair estimates, proof of repairs, a properly completed drying log or any other documents, statements or evidence that supports the appeal. To find a list of sample documentation types, review the NFIP Claims Handbook at agents.floodsmart.gov/claims-handbook.

To help ensure you include all the information needed for an appeal, FEMA provides an NFIP Claims Appeal form, available at agents.floodsmart.gov/nfip-claim-appeal. This is a fillable form that must be opened in Adobe Reader. Email your appeals package to FEMA-NFIP-Appeals@fema.dhs.gov or mail it to FEMA, 400 C St. SW, 6th Floor SW, Washington, D.C. 20472-3010. FEMA will process emailed appeals more quickly than those sent by regular mail or express delivery. Please note that cybersecurity requirements do not allow FEMA to access file sharing sites, CDs, DVDs or other electronic storage devices.

If a representative submits the appeal on your behalf, they should indicate their relationship (e.g., attorney, parent/child, etc.) and must provide documents verifying and authorizing said relationship, including a waiver allowing access to personal information under the Privacy Act, 5 U.S.C. § 552a. For more information on how to authorize a representative, visit the NFIP Claims Handbook at agents.floodsmart.gov/claims-handbook.

What to Expect After Filing an Appeal

FEMA will acknowledge receipt of the appeal in writing and request the claim file from the insurance company. FEMA will review the appeal and claim file, and then determine if the insurance company correctly denied the claim. FEMA may need additional information from you; if so, you will have an **additional 14 calendar days** from the date of FEMA's request. FEMA will provide an appeal decision in writing with specific information concerning resolution of the appeal. This letter will end the appeals process.

For more information about the NFIP appeals process, visit floodsmart.gov/appeal-your-flood-claim. To learn more about the NFIP in general, visit floodsmart.gov or fema.gov, or contact FEMA Mapping and Insurance eXchange (FMIX) at 877-336-2627.

Related Resources

- **Starting Your Recovery:** This fact sheet details how policyholders can begin the recovery process following a flood event. Review key steps in the recovery process at agents.floodsmart.gov/starting-your-recovery.
- **NFIP Rebuilding Safer & Stronger After A Flood Guide:** This guide outlines rebuilding and mitigation information following a flood. For more information, visit agents.floodsmart.gov/rebuilding-after-flood.