Christie Administration Announces National Flood Insurance Program Deadline Extension For Filing Sandy-Related Claims

Trenton, NJ – The Christie Administration today applauded the announcement by the National Flood Insurance Program (NFIP) to extend the time required to file a complete claim or proof of loss in connection with Superstorm Sandy for six months. Last November, the NFIP extended the deadline from 60 days following the date of loss to one year from when Sandy struck. This additional time now extends the deadline for filing a proof of loss to April 28, 2014. A proof of loss is a form used by the policyholder to support the amount they are claiming under the policy, which must then be signed, sworn and submitted to the insurance company with supporting documentation.

"This is good news for New Jerseyans who are still in the process of settling their flood insurance claims related to Superstorm Sandy," said Governor Christie. "My Administration has been in contact with the NFIP to discuss the need for this extension and I am gratified that they listened and understood our concerns. I commend the NFIP for taking this action."

If homeowners come across additional damage from Sandy's floodwaters that may have initially gone undetected, they are eligible to file a supplemental flood insurance claim. Before this extension, any supplemental claims would have had to be filed by October 29, 2013. With this extension for filing a proof of loss, homeowners rebuilding can still submit supporting documents for subsequently discovered flood damage.

"This unprecedented storm has taken a tremendous toll on those New Jerseyans trying to rebuild and recover," said New Jersey Department of Banking and Insurance Commissioner Ken Kobylowski. "The NFIP's decision to extend their proof of loss filing deadline reflects the reality that New Jersey residents are still working hard and struggling to get all the information they need for filing a complete flood claim."

The NFIP issued a memorandum yesterday extending the proof of loss deadline. According to the memorandum, the deadline extends to those who received initial payments based on the adjuster's report and have further damage and supporting documentation to justify an additional claim. The link to the memorandum and last November's original deadline extension can be found here: http://www.nfipiservice.com/Stakeholder/pdf/bulletin/w-13060.pdf.