



FEMA

Fact Sheet

National Flood Insurance Program (NFIP) Improvements to the Claims Process

The following provides specific improvements FEMA has made to the NFIP over past five years:

- Overhauled the NFIP Customer Experience
 - For Hurricane Harvey survivors, extended the deadline for policyholders to prove their loss from Hurricane Harvey from 60 to 365 days.
 - Established the NFIP Call Center toll-free number at **1-800-427-4661** for policyholders to contact NFIP directly to ask general flood questions and share their experiences.
 - Relunched the NFIP FloodSmart website <https://www.floodsmart.gov/>.
 - Educated consumer's before and after the hurricane about the claims process and explained what is covered via social media, fact sheets, and in person consultations at local home improvement stores.
- Created an Office of the Flood Insurance Advocate (OFIA)
 - The newly launched independent Office of the Flood Insurance Advocate (OFIA) advocates for the fair treatment of policyholders and property owners.
- Increased Oversight
 - FEMA has established an oversight team that works closely with the NFIP to address standard billing practices, provide litigation-related advice and concur on litigation settlements on NFIP cases when asked by a Write Your Own (WYO) company.
 - FEMA issued two memos to WYO companies in 2016 on enhanced oversight for WYO litigation. The first created the WYO Litigation Oversight Team, which is a team of FEMA attorneys dedicated to overseeing WYO litigation, <https://bsa.nfipstat.fema.gov/wyobull/2016/w-16033.pdf>. The second WYO bulletin, improved FEMA's oversight of WYO litigation expenses by requiring FEMA approval of all litigation expense prior to payment and imposed strict limits on reimbursement for WYO counsel overhead expenses and unnecessary discovery costs. See <https://nfip-iservice.com/Stakeholder/pdf/bulletin/w-16045.pdf>.
- Reformed the Claims and Appeals Process
 - To help policyholders better understand how to file a claim and how to navigate the appeals process, NFIP simplified both the processes and the informational materials available to customers.
- Bolstered Field Presence
 - NFIP representatives are now on-site with state insurance officials and in FEMA disaster field offices for more immediate, direct visibility on daily flood-related activities.
- Provide Early Payments
 - FEMA increased the amount of advance payments that policyholders can receive in approved disaster declaration areas. With proper documentation, policyholders can receive advance payments of up to \$20,000 before an adjuster inspects the property.

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