

## [UP to FEMA - Please extend Harvey and Irma deadlines](#)

On August 22, 2018, United Policyholders asked the top brass at FEMA and the National Flood Insurance Program to give hurricane-impacted residents until the end of this year to fully document their 2017 Harvey and Irma damage claims and collect all flood insurance benefits owed toward repairs and rebuilding. In a [letter](#) to FEMA Administrator Brock Long and NFIP Administrator David Maurstad, UP's Executive Director wrote

"I write on behalf of the home and business owners whose properties were damaged by Hurricanes Harvey and Irma and who are concerned and confused over deadlines applying to their NFIP claims. Your agency did the right thing by waiving the initial proof of loss deadline and giving survivors breathing room, however, as has been pointed out by Congressmembers Culberson and Green and many others, more is needed. As your agency did after Superstorm Sandy, we ask that you extend the NFIP Harvey and Irma POL deadlines to at least the end of this year, or in the alternative, issue a bulletin clarifying that the deadline is one full year after the insured filed their claim - not, as has been reported, one full year from the date the hurricanes made landfall. This requested extension would reduce stress; litigation and costs associated with Harvey and Irma claims and is the right thing to do..."

[Congressmembers Gene Green and John Culberson](#), Texas Insurance Commissioner Kent Sullivan, and others have also conveyed to Administrators Long and Maurstad that an extension and clarification is warranted. The enormous scale of the devastation caused by 2017's back to back hurricanes caused shortages in estimators and contractors that have made it hard for people and businesses to fully and accurately tally up and document their losses.

FEMA responded on August 24th, 2018 by clarifying that policyholders impacted by Harvey and Irma have a year from the date of their loss to provide the NFIP with notice and documentation of their damages. See:



[FEMA response to UP letter requesting POL deadline extension](#) See

also: <https://www.fema.gov/news-release/2018/08/24/fema-announces-decision-nfip-proof-loss-deadline-hurricane-harvey>

[NFIP explanation of Harvey/Irma POL deadline changes](#)

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