Flood Claim Guide: NFIP Deadlines & Proof

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Flood claims run on their own rules

Flood coverage is separate from your homeowners policy and, under the National Flood Insurance Program, comes with strict documentation requirements and deadlines. Missing a deadline can cost the claim outright, no matter how real the damage is.

Key deadlines and requirements

- ☐ Notify your flood insurer as soon as possible after the loss.
- ☐ A signed and sworn Proof of Loss is generally required within 60 days of the loss under the standard NFIP policy, unless the deadline is formally extended after a declared disaster.
- ☐ Keep the deadline in writing — only the insurer or FEMA can extend it, and extensions are published, not verbal.
- ☐ Appeals and litigation deadlines run from the written denial date.

What NFIP flood coverage typically does and does not include

Item	Typical treatment
Structure and permanently installed fixtures	Covered under Building Property
Furniture, clothing, electronics	Only if Contents coverage was purchased
Finished basement walls, flooring, and contents	Very limited — most finishings excluded
Additional Living Expense / hotel	Not covered under standard NFIP
Landscaping, decks, pools, vehicles	Generally excluded

Documentation that supports a flood claim

- ☐ Photos and video of standing water with a visible depth reference.
- ☐ High-water marks on interior and exterior walls, measured from the floor.
- ☐ Room-by-room damage log and contents inventory with values.
- ☐ Receipts for pump-out, drying, disposal, and repairs.
- ☐ Elevation certificate, if you have one.
- ☐ Pre-loss photos of the basement and lower level.

> If the water came from surge, rising water, or a coastal event, do not let it be recorded as a plumbing loss — or vice versa. The named cause decides which policy pays.

> Need help with an open claim? A claim review is free and there is no fee unless we recover a payment for you. Call 516-410-0164 or request a free review at longislandpublicadjusters.com/free-claim-review. This guide is general information for New York policyholders, not legal advice or a coverage determination. Your policy language and your carrier's decisions control your claim.