



State Emergency Operations Center

Joint Information Center

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FOR IMMEDIATE RELEASE

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Extension Granted to National Flood Insurance Program's Proof of Loss Filing Period

CLINTON, Miss.—Mississippi flood policyholders insured through the National Flood Insurance Program and affected by the April and May flooding of the Mississippi River and its tributaries have been granted a 30 day extension to the deadline for filing a proof of loss statement with their insurer.

National Flood Insurance Program policyholders are given 60 days from the date of a flood loss to file a signed and sworn proof of loss to present their claim. Officials are hopeful that the 30 day extension in Mississippi will give affected policyholders due time to file the necessary paperwork.

“Many property owners in Mississippi affected by this flooding saw high water stand around their homes and business for extended periods of time, and water levels are still elevated in some locations” says Mississippi Emergency Management Agency Director Mike Womack.

The extension applies to policyholders that sustained damage from flooding occurring from April 25, 2011, through May 31, 2011. During this time, 6,147 NFIP policies were in force in the 14 Mississippi counties that are included in the federal disaster declaration. The counties include: Adams, Bolivar, Claiborne, Coahoma, Desoto, Humphreys, Issaquena, Jefferson, Sharkey, Tunica, Warren, Washington, Wilkinson and Yazoo.

Proof of loss statements must be signed and sworn and must be submitted to the policyholder's insurer or agent. Property owners who sustained flood damage in 2008 and had subsequent years' insurance premiums paid by FEMA do not have a local agent and should contact FEMA directly to at 1-888-379-9531 to submit proof of loss.

“I am pleased that FEMA responded so quickly to the State's request,” said Mississippi Insurance Commissioner Mike Chaney. “This extension will allow additional time for floodwaters to recede and give property owners the opportunity to file timely proof of loss statements.”

Homeowners, renters and business owners in eligible communities may purchase NFIP flood policies through participating agents. To be eligible for NFIP participation, communities must adopt and enforce ordinances that reduce the risk of flooding, and the ordinances must meet or exceed FEMA standards.

For more information on flood insurance or to assess flood risk and find an agent, visit www.floodsmart.gov. For detailed information on the NFIP, visit www.fema.gov.

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