



**FEMA**

March 28, 2020  
Contact: Congressional and Intergovernmental Affairs Division

## Advisory

### **FEMA Extends Grace Period for Flood Insurance Renewal Premiums**

FEMA continues to take proactive steps to address the COVID-19 pandemic and to help serve its National Flood Insurance Program (NFIP) customers who may be experiencing financial hardships, the agency is extending the grace period to renew flood insurance policies from 30 to 120 days.

To avoid a lapse in coverage, there is typically a 30-day grace period to renew National Flood Insurance Program policies. However, due to the widespread economic disruption arising from this pandemic, FEMA recognizes that policyholders may not meet the standard deadline.

This extension will allow additional time for policyholders who may be struggling financially to pay insurance premiums and ensure their policies are not cancelled for nonpayment of premium due to circumstances beyond their control.

If a policy has an expiration date between February 13, 2020 and June 15, 2020, then the NFIP insurer must receive the appropriate renewal premium within 120 days of the expiration date to avoid a lapse in coverage. Likewise, if a policyholder receives an underpayment notice dated between February 13, 2020, and June 15, 2020, then the NFIP insurer must receive the additional premium amount requested within 120 days of the date of the notice.

Policyholders who need additional time to pay their premiums, beyond the 120-day extension, should contact their agent or insurer to inquire about other options the insurer may offer for premium payment.

If you have any questions, please contact the Office of External Affairs, Congressional and Intergovernmental Affairs Division at (202) 646-3444 or at FEMA-IGA@fema.dhs.gov.

###

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

Follow [FEMA online](#), on Twitter [@FEMA](#) or [@FEMA Espanol](#), on FEMA's [Facebook page](#) or [Espanol page](#) and at FEMA's [YouTube account](#). Also, follow Administrator Pete Gaynor's activities [@FEMA Pete](#).



[Subscribe to receive alerts during disasters in your state.](#)

If you have questions or problems with the subscription service, please contact [subscriberhelp.govdelivery.com](#).

This service is provided to you at no charge by [FEMA](#).

[Privacy Policy](#) | GovDelivery is providing this information on behalf of U.S. Department of Homeland Security, and may not use the information for any other purposes.