



FEMA

News Release

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NEWS RELEASE

North Carolina Flood Survivors: You Have More Time to File Proof of Loss

RALEIGH, N.C. – If you are a North Carolina homeowner, renter or business owner with flood insurance through the National Flood Insurance Program there's still time to gather the information you need to file a Proof of Loss for your damaged property.

Because some properties only recently became accessible, the normal 60-day deadline has been extended to 120 days from the date floodwaters first invaded your home or business.

File your claim with your insurance agent and compile the information you need to support it. Photos, videos and receipts are helpful in establishing the value of your property and possessions. Check with your agent for requirements.

If you had to dispose of items before the adjuster inspected your property and don't have photos, it will help if you have the make, model and serial numbers of appliances, heaters, furnaces and water heaters that were hauled away.

If you cannot prove that your belongings were brand new at the time of the flooding, the insurance adjuster may depreciate their value. Any information you can produce to show that your property was new or in almost new condition may increase the amount of your insurance settlement.

If you already have been offered a settlement that you consider too low, you may appeal and submit any information you have to back up your appeal.

Call the agent who sold you the NFIP policy if you have questions. If you wish to speak with a representative of the NFIP about flood insurance, call 800-621-3362 and press Option 2.

(MORE)

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A blank [NFIP Proof of Loss](#) document is available online.

For more information on North Carolina's recovery, visit [fema.gov/disaster/4285](https://www.fema.gov/disaster/4285) and [readync.org](https://www.readync.org). Follow FEMA on Twitter at [@femaregion4](https://twitter.com/femaregion4) and North Carolina Emergency Management [@NCEmergency](https://twitter.com/NCEmergency).

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Disaster recovery assistance is available without regard to race, color, religion, nationality, sex, age, disability, English proficiency or economic status. If you or someone you know has been discriminated against, call FEMA toll-free at 800-621-3362 or TTY at 800-462-7585.

FEMA's mission is to support our citizens and first responders to ensure that as a nation we work together to build, sustain, and improve our capability to prepare for, protect against, respond to, recover from, and mitigate all hazards. Follow FEMA on twitter at [@femaregion4](https://twitter.com/femaregion4). Download the FEMA app with tools and tips to keep you safe before, during, and after disasters.

Dial 2-1-1 or 888-892-1162 to speak with a trained call specialist about questions you have regarding Hurricane Matthew; the service is free, confidential and available in any language. They can help direct you to resources. Call 5-1-1 or 877-511-4662 for the latest road conditions or check the ReadyNC mobile app, which also has real-time shelter and evacuation information. For updates on Hurricane Matthew impacts and relief efforts, go to [ReadyNC.org](https://www.ReadyNC.org) or follow N.C. Emergency Management on [Twitter](https://twitter.com) and [Facebook](https://www.facebook.com). People or organizations that want to help ensure North Carolina recovers can visit [NCdisasterrelief.org](https://www.NCdisasterrelief.org) or text NCRecovers to 30306.

The U.S. Small Business Administration (SBA) is the federal government's primary source of money for the long-term rebuilding of disaster-damaged private property. SBA helps homeowners, renters, businesses of all sizes, and private non-profit organizations fund repairs or rebuilding efforts and cover the cost of replacing lost or disaster-damaged personal property. These disaster loans cover losses not fully compensated by insurance or other recoveries and do not duplicate benefits of other agencies or organizations. For more information, applicants may contact SBA's Customer Service Center by calling (800) 659-2955, emailing disastercustomerservice@sba.gov, or visiting SBA's Web site at www.sba.gov/disaster. Deaf and hard-of-hearing individuals may call (800) 877-8339.