



Louisiana Floodplain Management Association

Extended 120-Day Grace Period Due to COVID-19

There are over 5,000 NFIP policies in Louisiana set to lapse in the next seven weeks.

- If you have a National Flood Insurance Program (NFIP) flood insurance policy that just expired, you may still be able to renew in full and then file a claim for losses due to Hurricane Laura or the next event with flooding potential. August is just the beginning of peak hurricane season, and preparing for peak hurricane season means having flood insurance. Call your insurance agent or company, or the NFIP Call Center at [1-800-427-4661](tel:1-800-427-4661) to determine if your policy is still within a renewal grace period.
- NFIP policies typically have a 30-day grace period, but because budgets have been stretched thin due to COVID-19, FEMA extended the grace period from 30 days to 120 days for policies that have an expiration date between February 13, 2020, and June 15, 2020. For these policies, the renewal premium must be received within 120 days of the policy expiration date to avoid a lapse in coverage. To read the *Extension of Grace Period, W-20002 bulletin*, click [here](https://nfipservices.floodsmart.gov/wyobull2020.html): <https://nfipservices.floodsmart.gov/wyobull2020.html>
- For example, for a policy that expired on May 9, 2020, the NFIP insurer must receive the renewal premium payment on or before September 5, 2020, to avoid a lapse and be eligible for claims. For a policy that expired on June 15, the last day of the grace period extension window, the NFIP insurer must receive the renewal premium payment on or before October 12, 2020, to avoid a lapse in coverage, and still be eligible for claims.
- Visit www.floodsmart.gov/hurricane to learn more, find a provider, and get information on what to do before and after a flood.

	Date Range Policy Expired									
	4/26-5/2	5/3-5/9	5/10-5/16	5/17-5/23	5/24-5/30	5/31-6/6	6/7-6/13	6/14-6/15		Total
Louisiana	688	592	611	713	726	710	838	298		5,176
	Date Range 120-Day Grace Period Ends									
	8/23-8/29	8/30-9/5	9/6-9/12	9/13-9/19	9/20-9/26	9/27-10/3	10/4-10/10	10/11-10/12		