

# FEMA Extends Grace Period for Flood Insurance Renewal Premiums

**Release date:**

March 29, 2020

**Release Number:**

HQ-20-040

WASHINGTON – FEMA continues to take proactive steps to address the COVID-19 pandemic. 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*. This extension applies to NFIP flood insurance policies with an *expiration date between February 13-June 15, 2020*.

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

“FEMA understands the sense of urgency related to financial hardships and wants to be proactive,” said David Maurstad, deputy associate administrator of FEMA’s Federal Insurance and Mitigation Administration, who oversees the NFIP. “We want to make sure that policyholders don’t have to worry that their policy will lapse during the spring flood season or into the start of hurricane season. We hope this extension will give policyholders some peace of mind and allow them extra time to renew their policies to ensure they are covered should a flood loss occur.”

For more information about renewing flood insurance policies or resolving an underpayment, policyholders can contact their insurance carriers or call the National Flood Insurance Program Call Center at 1-877-336-2627.