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Christie Administration Asks FEMA To Give New Jersey Residents And Businesses A 6-Month Extension To File Flood Claims Related To Superstorm Sandy

Tuesday, April 8, 2014

Tags: [Hurricane Sandy](#)

TRENTON –The Christie Administration today urged the Federal Emergency Management Agency (FEMA) to grant New Jersey residents and businesses who suffered property damage or destruction in Superstorm Sandy an additional six-month extension to file a complete flood insurance claim, or proof of loss, in connection with the storm. The Administration is asking that the filing deadline be extended from April 28, 2014 to October 28, 2014.

"Superstorm Sandy was the worst natural disaster to strike New Jersey in a generation, and the process of rebuilding has been expensive and complicated. Homeowners and business owners simply need more time to file their final flood insurance claims," said Governor Christie. "Many property owners have begun to rebuild only to find there was more damage than they originally thought. This extension would give New Jersey residents the vital extra time they need to successfully navigate the flood claims filing process and restore and rebuild their properties."

A proof of loss is a form used by the policyholder to support the amount they are claiming under the policy, which must then be signed, sworn and submitted to the insurance company with proper supporting documentation. An extension of the filing deadline would give homeowners and business owners additional time to evaluate newly discovered damages and costs, obtain proper documentation, and submit detailed information in a supplemental proof of loss.

FEMA has twice extended the deadline for New Jersey residents to file a proof of loss. In November 2012, FEMA extended the 60-day timeframe for filing Superstorm Sandy-related proof of loss documents to October 29, 2013, one year from the date Superstorm Sandy struck New Jersey. In October 2013, the deadline was extended another six months to April 28, 2014. If FEMA grants the State's request to extend the deadline a third time, New Jersey residents and business owners would have until October 28, 2014 to submit a proof of loss.

Governor Christie's letter also reiterated a previous request for FEMA to clarify the interplay between the extended proof of loss deadline and the one-year statute of limitations for filing litigation relating to flood insurance claims. Under current FEMA policy, consumers have a one-year time limit to file litigation resulting from unresolved claims. The Administration sent a letter to FEMA in December 2013 asking that the agency to interpret the one-year time period as beginning after the denial or partial disallowance of a claim following the submission of proof of loss documents. The clarification requested by the Christie Administration would mean that the one-year window for residents to file Sandy related lawsuits over flood insurance claims would not begin until after a claim was denied following the submission of the proof of loss.

"FEMA has extended this deadline twice before, and New Jersey policyholders sorely need one more extension," Governor Christie said. "To rebuild and recover, New Jersey homeowners and business owners must file an accurate, comprehensive and complete flood insurance claim, which can be a long and complicated process. Clearly the scope of the damage we experienced in this State would warrant another extension of this deadline."

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