

REGULATION: FEMA National Flood Insurance Program (NFIP)

Authority: Federal Emergency Management Agency (FEMA)

Legal Status: Mandatory Compliance

Section 1: Filing Deadline

Flood insurance claims must be filed within **60 days** of the date of loss unless an official FEMA extension is issued.

Section 2: Definition of Flood

Flood is defined as a general and temporary condition of partial or complete inundation of normally dry land areas.

Section 3: Proof of Loss

Policyholders must submit a signed proof of loss, repair estimates, and supporting evidence to validate claims.

Section 4: State-Specific Guidelines

States such as Florida must comply with additional coastal flood and high-risk zone requirements.

Section 5: Enforcement

Non-compliance with NFIP regulations may result in claim denial, penalties, or regulatory review.