

## **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.