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Information for Nevada Consumers: National Flood Insurance Program Extends Grace Period to Renew Flood Insurance Policies from 30 Days to 120 Days

Nevada consumers who have flood insurance policies issued through the National Flood Insurance Program (NFIP), a federal program, now have additional relief available to them as a result of the COVID-19 pandemic.

The Federal Emergency Management Administration (FEMA), which administers the NFIP, has extended 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, 2020, and June 15, 2020.

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

For more details, please see FEMA Release Number HQ-20-040 at the following web address:

<https://www.fema.gov/news-release/2020/03/29/fema-extends-grace-period-flood-insurance-renewal-premiums>.

For more information on flood insurance, please see the Nevada Consumer's Guide to Flood Insurance, available on the Nevada Division of Insurance website at the following address:

http://doi.nv.gov/uploadedFiles/doinvgov/public-documents/Consumers/FloodInsurance_C.pdf.