



NATIONAL FLOOD INSURANCE PROGRAM

Bureau and Statistical Agent

W-01037
2016-01

MEMORANDUM TO: Write Your Own Company Principal Coordinators and
NFIP Servicing Agent

FROM: WYO Clearinghouse

DATE: May 18, 2001

SUBJECT: Notice of Extension for the Filing of Proofs of Loss

The attached notice from FEMA/FIA extends the time to file proofs of loss from flooding in the indicated areas between April 7 and May 7, 2001.

If you have any questions or need additional information, please contact your Program Coordinator.

cc: Vendors, IBHS, FIPNC, WYO Marketing Committee, Government Technical Representative

Suggested Routing: Claims, Marketing, Underwriting

MEMORANDUM FOR: Write Your Own Principal Coordinators and the National Flood Insurance Program Servicing Contractor

FROM: Howard Leikin
Acting Administrator
Federal Insurance Administration

SUBJECT: Notice of Extension for the Filing of Proofs of Loss under the NFIP for the states of Illinois, Wisconsin, Iowa, Minnesota, South Dakota, and North Dakota from torrential rain and rapid snow melt between April 7 and May 7, 2001

The Standard Flood Insurance Policy (SFIP) issued under the National Flood Insurance Program (NFIP) provides a period of sixty (60) days from the date of loss within which it is incumbent upon the policyholder to send the NFIP a sworn proof of loss, which is the policyholder's detailed statement of the claim. These provisions are set forth in the SFIP at VII. General Conditions J.4. in the Dwelling Form, VII. General Conditions J.4. in the General Property Form, and VIII. General Conditions, J.4. in the Residential Condominium Building Association Form.

The widespread extent of the destruction caused by torrential rain and rapid snow melt in the Mid West this spring compels that the sixty-day period within which a proof of loss must be submitted to the NFIP be extended for an additional sixty days. This extension shall apply to claims for all flood insured properties in the referenced states for the period between April 7 through May 7, 2001, by reason of the flooding in the Mid West and to all NFIP policies, whether issued directly by the Federal Insurance Administration or through one of the private insurance companies issuing flood insurance coverage under the Write Your Own Program. For example, the policyholder that suffered a flood loss on April 7 would normally have until June 6, 2001, to submit the proof of loss. With the extended deadline, the same policyholder now has until August 5, 2001, to submit the proof of loss. Because of the devastating flooding in the states of Illinois, Wisconsin, Iowa, Minnesota, South Dakota, and North Dakota, they are eligible for this extension.

The extension of time within which proofs of loss may be sent to the NFIP is made pursuant to the provisions dealing with amendments, waivers, and assignments of the SFIP (VII. General Conditions D. of the Dwelling Form, VII. General Conditions D. of the General Property Form, and VIII. General Conditions D. of the Residential Condominium Building Association Policy Form).

The Federal Emergency Management Agency (FEMA) is concerned that some NFIP policyholders might be worried that their flood insurance claims could be denied or prove difficult to resolve by late filing of the proof of loss form, and FEMA wishes to alleviate their concerns to the extent possible.

While all other terms and conditions of the SFIP remain in effect, it is hoped that the extension of time for filing proofs of loss by an additional sixty (60) days will give policyholders ample opportunity to present their statement of claim. This extension will be closely monitored by the Federal Insurance Administration to determine whether or not a further extension might be warranted.

Finally this information is being provided to the Insurance Commissioners of the affected states.

Any questions or inquiries regarding this notice should be directed to James S.P. Shortley Director of Claims, Federal Insurance Administration at (202) 646-3418.