



**FEMA**

W-04033

July 8, 2004

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and  
NFIP Servicing Agent

FROM: WYO Clearinghouse

REF: W-04011 dated March 10, 2004

SUBJECT: Post Hurricane Isabel Outreach Activities – Dare County, NC

The attachment provides the text of a notice that was sent to approximately 2700 Hurricane Isabel claimants in Dare County, North Carolina, along with the request for claim review form. Please share this information with your agents so that they can be prepared for inquiries.

If you have any questions, please contact your Program Coordinator.

Attachment

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

Suggested Routing: Claims, Data Processing, Marketing, Underwriting



FEMA

June 30, 2004

Dear Policyholder:

Recently, the Federal Emergency Management Agency (FEMA), which administers the National Flood Insurance Program (NFIP), clarified coverage for storm damaged elevated buildings. The NFIP flood insurance policy has a coverage limitation that applies to the area below the lowest elevated floor.

The issue in question concerns elevated buildings where the pilings extend beyond the lowest floor raised above the ground. The lowest floor raised above the ground is the lowest elevated floor in the structure, regardless of whether the pilings extend beyond that floor. The fact that pilings may extend beyond the lowest floor raised above the ground does not have any impact on eligibility for coverage.

FEMA has agreed to review all claims filed as a result of Hurricane Isabel damage, even if the claim has been settled. If you have signed a proof of loss claim form and have settled your claim, you may still request that your claim be reopened and reviewed by FEMA. Please complete the enclosed form and mail or fax it to FEMA. Information on the claims review process is also available at [www.fema.gov/nfip](http://www.fema.gov/nfip).

Sincerely,

A handwritten signature in dark ink, appearing to read "Donald R. Beaton, Jr.".

Donald R. Beaton, Jr.  
Chief Underwriter  
Underwriting Section

Enclosure