



FEMA

W-04078

October 6, 2004

MEMORANDUM FOR: WYO Principal Coordinators and the NFIP Servicing Agent

FROM: *David I. Maurstad*
David I. Maurstad
Acting Director
Mitigation Division
Emergency Preparedness
and Response Directorate

SUBJECT: Notice of Extension for the Filing of Proofs of Loss under the NFIP
for the States Affected by Hurricane Alex between August 3 and
August 4, 2004

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 Article VII. General Conditions J.4. in the Dwelling Form, Article VII. General Conditions J.4. in the General Property Form, and Article VIII. General Conditions, J.4. in the Residential Condominium Building Association Policy Form.

The extent of the destruction caused by the flooding in North Carolina warrants an extension of the sixty-day period within which a proof of loss must be submitted to the NFIP. Therefore, with this memorandum, I am authorizing the extension of this period for an additional sixty (60) days. This extension shall apply to claims for all flood insured properties in North Carolina for the period between August 3 and August 4, 2004, resulting from the floods in North Carolina, and to all NFIP policies, whether issued directly by the Federal Emergency Management Agency or through one of the private insurance companies issuing flood insurance coverage under the Write Your Own Program. For example, the policyholder who suffered a flood loss on August 3, 2004, would normally have until October 2, 2004, to submit the proof of loss. With the extended deadline, the same policyholder now has until December 1, 2004, to submit the proof of loss.

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 (Article VII. General Conditions D of the Dwelling Form, Article VII. General Conditions D of the General Property Form, and Article VIII. General Conditions D of the Residential Condominium Building Association Policy Form).

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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 FEMA to determine whether or not a further extension might be warranted.

Finally, this information is being provided to the North Carolina Insurance Commissioner. Any questions or inquiries regarding this notice should be directed to James S.P. Shortley, Director of Claims, Claims Section, Risk Insurance Branch, Mitigation Division at (202) 646-3418.

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

Suggesting Routing: Claims, Data Processing, Marketing, Underwriting

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