



FEMA

W-08022

April 18, 2008

MEMORANDUM FOR: Write Your Own (WYO) Company Principal Coordinators and
the National Flood Insurance Program (NFIP) Servicing Agent

FROM: *David I. Maurstad*
David I. Maurstad
Federal Insurance Administrator
National Flood Insurance Program

SUBJECT: Notice of Extension for Filing SFIP Proofs of Loss for
Areas of the State of Missouri Affected by Flooding on
March 17, 2008, and Continuing

The Standard Flood Insurance Policy (SFIP) issued under the NFIP provides a period of sixty (60) days from the date of loss within which it is incumbent upon the policyholder to send the Insurer a signed and 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, Paragraph J.4. of the Dwelling Form and the General Property Form and at Article VIII. General Conditions, Paragraph J. 4. of the Residential Condominium Building Association Policy Form.

Due to the recent flooding in Missouri, an extension of the 60-day period within which a proof of loss must be submitted to the Insurer has been granted. Therefore, by means of this memorandum, I am authorizing the extension of this period an additional sixty (60) days. This extension shall apply to all claims for flood-insured Missouri buildings damaged by flooding starting on March 17, 2008, and continuing, whether the SFIP was issued directly by the NFIP Servicing Agent or through one of the private insurance companies issuing flood insurance coverage under the WYO Program. For example, the NFIP policyholder who incurred a flood loss on March 17, 2008, would normally have until May 16, 2008, to submit the proof of loss. With the extended deadline, the same policyholder now has until July 15, 2008, to submit the proof of loss.

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

Notice of Extension for Filing SFIP Proofs of Loss — Missouri

April 18, 2008

Page 2

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 affected 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.

We ask for your full support. Any questions or comments regarding this extension should be directed to James A. Sadler, CPCU, AIC, Director of Claims, National Flood Insurance Program. Mr. Sadler may be reached by telephone at (703) 605-0708 and by email at James.Sadler@dhs.gov.

cc: Vendors, IBHS, FIPNC, Government Technical Representative;
Mr. Richard Hainje, Regional Administrator, FEMA Region VII;
Ms. Sheila Huddleston, Missouri State Emergency Management Agency

Required Routing: Claims, Underwriting

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