



FEMA

W-11047

July 5, 2011

MEMORANDUM TO: Write Your Own (WYO) Company Principal Coordinators,
the National Flood Insurance Program (NFIP) Direct Servicing Agent,
and Selected Adjusting Firms

FROM: *Edward L. Connor*
Edward L. Connor
Deputy Administrator, Insurance
Federal Insurance and Mitigation Administrator

SUBJECT: Notice of Extension for Filing Proofs of Loss in the State of
Mississippi for NFIP Claims with Dates of Loss on April 25, 2011,
to May 31, 2011

The Standard Flood Insurance Policy (SFIP) issued under the NFIP provides a period of sixty (60) days from the date of loss within which the policyholder must 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 in Article VII. General Conditions, Paragraph J.4. of the Dwelling Form and the General Property Form and in Article VIII. General Conditions, Paragraph J.4. of the Residential Condominium Building Association Policy Form.

Due to the recent flooding in the State of Mississippi, 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 thirty (30) days. This extension shall apply to all claims for flood-insured buildings in the State of Mississippi damaged by flooding starting on April 25, 2011, through May 31, 2011, 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 April 25, 2011, would normally have until June 24, 2011, to submit the proof of loss. With the extended deadline, the same policyholder now has until July 24, 2011, 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).

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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 thirty (30) 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 email at James.Sadler@dhs.gov.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Underwriting

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