




FEMA

W-11050

July 20, 2011

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

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

SUBJECT: Notice of Extension for Filing Proofs of Loss in the States of North Dakota, South Dakota, Nebraska, Iowa, Kansas, and Missouri with Dates of Loss on June 1, 2011, and continuing until an end date is determined

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 recent flooding along the Missouri River in North Dakota, South Dakota, Nebraska, Iowa, Kansas, and 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 buildings in North Dakota, South Dakota, Nebraska, Iowa, Kansas, and Missouri by flooding starting on June 1, 2011, continuing until an end date is determined 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 June 1, 2011, would normally have until July 31, 2011, to submit the proof of loss. With the extended deadline, the same policyholder now has until September 29, 2011, to submit the proof of loss. This extension will only apply to policyholders with a current Standard Flood Insurance Policies with an effective date prior to June 1, 2011.

The extension of the 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,

Notice of Extension for Filing Proofs of Loss in the States of North Dakota, South Dakota, Nebraska, Iowa, Kansas, and Missouri with Dates of Loss on June 1, 2011, and continuing until an end date is determined

July 20, 2011

Page 2

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).

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 sixth (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 email at James.Sadler@dhs.gov.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Underwriting

ARCHIVED APRIL 2018