



FEMA

W-11056

August 19, 2011

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

A handwritten signature in black ink, appearing to read "Dennis Kuhns".

FROM: Dennis Kuhns  
Division Director, Risk Insurance  
Federal Insurance and Mitigation Administration

SUBJECT: Explanations of the Flood-in-Progress Exclusion  
(Standard Flood Insurance Policy, Article V, Paragraph B)

This is to provide recently developed explanations of the flood-in-progress exclusion, which may be useful when communicating with customers. The text in the section titled "Addendum" will be printed as an insert for the FEMA booklet *Answers to Questions About the NFIP*. The online version of that booklet will also be revised accordingly.

Please distribute this throughout your organization, as appropriate.

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Accounting, Claims, Data Processing, Marketing, Underwriting

## Flood-in-Progress Exclusion Explanation

This Policy at Article V, Paragraph B excludes from coverage a loss caused by a flood-in-progress when the policy term begins or additional coverage is added. A flood is in progress when there is a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area from an overflow of inland or tidal waters or an unusual and rapid accumulation or runoff of surface waters from any source, as defined in Article II of the Policy.

### **Addendum to** ***Answers to Questions About the NFIP***

#### **Clarification to Questions 69 and 70**

The following questions and answers conform to current Standard Flood Insurance Policy wording:

#### **69. What is flood in progress and how does it differ from the date of loss?**

The date of loss is the date a flood, as defined in the Standard Flood Insurance Policy (SFIP), actually touches and damages NFIP-insured property. A loss caused by a flood in progress at the time an SFIP comes into effect may be subject to the flood-in-progress exclusion. If the SFIP was effective prior to the date the flood in progress began, coverage will be effective. A flood is in progress on the earlier of either the date the community in which the NFIP-insured property is located first experiences a flood as defined in the SFIP, or on the date of an event initiating a flood that directly or indirectly affects areas downstream or in a floodway.

#### **70. Is damage caused by a flood in progress covered?**

If a policy is in effect on the date the flood in progress begins, damage caused by the flood in progress is covered, subject to the terms of the SFIP. If a policy is effective after the date the flood is in progress, damage caused by the flood in progress most likely will not be covered. However, each NFIP claim is adjusted individually and the cause of any loss, and any applicable limitations or exclusion in the SFIP, is determined during the claims adjustment process.