FEMA

W-11082

September 14, 2011

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

FROM: Edward L. Connor
Acting Associate Administrator
for Federal Insurance and Mitigation

SUBJECT: Notice of Extension for Filing Proofs of Loss in the States of
CT, DE, DC, GA, ME, MD, MA, NH, NJ, NY, NC, PA, RI, SC, VT, VA
with Dates of Loss between August 26, 2011, and September 4, 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 complete, signed, and
sworn-to 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.

Recently, a number of states experienced catastrophic losses as a result of Hurricane Irene. In many
instances, access to NFIP-insured buildings was not possible due to damage to the infrastructure and
high water. In other cases, NFIP-insured buildings initially damaged by flood from Hurricane Irene
may have sustained flood damage as a result of Tropical Storm Lee and its remnants. These conditions
caused hardships for NFIP policyholders that created delays in beginning the claims process. For these
reasons, an extension of the 60-day period within which the policyholder must send a proof of loss 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 damage arising out of Hurricane Irene to
NFIP-insured buildings in the states of Georgia, South Carolina, North Carolina, Virginia, Washington,
D.C., Maryland, Delaware, Pennsylvania, New Jersey, New York, Connecticut, Massachusetts, Rhode
Island, New Hampshire, Vermont, and Maine by flooding starting between August 26, 2011, to
September 4, 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 August 26, 2011, would normally have
until October 25, 2011, to submit the proof of loss. With the extended deadline, the same policyholder

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now has until November 24, 2011, to submit the proof of loss. This extension will only apply to policyholders with current Standard Flood Insurance Policies with an effective date prior to the date the community first experienced a flood from Hurricane Irene.

This 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).

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