



FEMA

W-11107

October 14, 2011

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

FROM: 
Edward L. Connor
Deputy Associate Administrator for Federal Insurance

SUBJECT: Notice of Extension of Filing Proofs of Loss in the States of
Pennsylvania and New York with Dates of Loss from September 5,
2011, through September 22, 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 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 states of Pennsylvania and New York as a result of Tropical Storm Lee, 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 and contents in the states of Pennsylvania and New York damaged by flooding starting on September 5, 2011, through September 22, 2011, whether the SFIP was issued directly by the NFIP Direct Servicing Agent or through one of the private insurance companies issuing flood insurance coverage under the Write Your Own (WYO) Program. For example, the NFIP policyholder who incurred a flood loss on September 5, 2011, would normally have until November 4, 2011, to submit the proof of loss. With the extended deadline, the same policyholder now has until January 3, 2012, to submit his or her proof of loss.

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

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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 email at James.Sadler@dhs.gov.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Underwriting

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