



FEMA

W-11111

October 27, 2011

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

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

SUBJECT: Notice of Additional Extension for Filing Proofs of Loss in the States  
of North Dakota, South Dakota, Nebraska, Iowa, Kansas, and Missouri  
for the Flood-in-Progress triggered on June 1, 2011, for the Missouri  
River below the Garrison Dam, SD. Dates of Loss begin on June 1,  
2011, and continue until an end date is determined.

This Bulletin provides guidance regarding the exclusion contained in the Standard Flood Insurance Policy (SFIP) at Section V.B. (Dwelling Form, General Property Form, and Residential Condominium Building Association Policy). Section V.B. excludes from coverage a loss caused by a flood that is already in progress at the time and date the policy term begins or when coverage is added pursuant to the policyholder's request. The exclusion at Section V.B. specifically provides that:

In the attached NFIP Clearinghouse Bulletin, W-11050, dated July 20, 2011, I authorized for NFIP policyholders affected by June flooding in the states of North Dakota, South Dakota, Nebraska, Iowa, Kansas, and Missouri an additional 60-day extension of the Standard Flood Insurance Policy (SFIP) 60-day deadline for sending a signed and sworn-to proof of loss to the insurer. 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.

Many of these states experienced catastrophic flooding and an additional extension of 30 days for filing proofs of loss was authorized on September 27, 2011, as stated in NFIP Clearinghouse Bulletin W-11100. Therefore, by means of this memorandum, I am authorizing the extension of the period an additional 30 days for a total of 180 days. This additional extension shall apply to all claims for NFIP-insured buildings and NFIP-insured contents in the states of North Dakota, South Dakota, Nebraska, Iowa, Kansas, and Missouri with dates of loss starting on June 1, 2011, and continuing until an end date is determined, whether the SFIP was issued directly by the NFIP Direct Servicing

Notice of Additional Extension for Filing Proofs of Loss in the States of North Dakota, South Dakota, Nebraska, Iowa, Kansas, and Missouri for the Flood-in-Progress triggered on June 1, 2011, for the Missouri River below the Garrison Dam, SD. Dates of Loss begin on June 1, 2011, and continue until an end date is determined.

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Agent or through one of the private insurance companies issuing flood insurance coverage under the WYO Program.

An 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 second extension of the deadline, the same policyholder had until October 29, 2011, to submit the proof of loss. With today's additional extension, that policyholder now has until November 28, 2011, to submit the proof of loss.

Again, we ask for your full support. While 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. 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](mailto:James.Sadler@dhs.gov).

Attachment

cc: Vendor, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Underwriting




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

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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](mailto:James.Sadler@dhs.gov).

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Underwriting

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