




FEMA

W-11120

November 22, 2011

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



FROM: David L. Miller
Associate Administrator
Federal Insurance and Mitigation Administration

SUBJECT: Hurricane Irene – Notice of Extension of Time for Sending 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) requires a policyholder to send the insurer a complete, signed, and sworn-to proof of loss within sixty (60) days after the date of loss. The proof of loss requirements are set forth in the SFIP in Article VII, 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.

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. These conditions delayed the claims process for many NFIP policyholders.

As a result, FEMA issued NFIP Clearinghouse Bulletin, W-11082, dated September 24, 2011, under the authority of 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. That Bulletin provided a limited waiver of the time frame within which to file the proof of loss provision and authorized an additional 30-day extension of the SFIP 60-day deadline for sending a signed and sworn- to- proof of loss to the insurer.

Because NFIP policyholders continue to encounter difficulties filing timely proofs of loss as a result of the unusual conditions occurring after Hurricane Irene, I am providing a second limited waiver of the time period for filing the proof of loss and hereby authorize an additional 60-day extension of the time period within which a policyholder must file a complaint proof of loss with the NFIP insurer to

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be eligible for payment of the flood insurance claim. With this extension an NFIP policyholder will have a total of 150 days after the date of loss to send the completed, signed, and sworn-to proof of loss to the insurer.

This extension shall apply to all claims for flood damage arising out of Hurricane Irene to NFIP-insured buildings and their insured contents in the states of Connecticut, Delaware, Washington, DC, Georgia, Maine, Maryland, Massachusetts, New Hampshire, New Jersey, New York, North Carolina, Pennsylvania, Rhode Island, South Carolina, Vermont, and Virginia.

Under the SFIP, the NFIP policyholder who incurred a flood loss on August 26, 2011, was required to send the proof of loss to the insurer by October 25, 2011. With this second limited waiver and extension, the same policyholder now has until January 23, 2012, to send the proof of loss.

We expect that this limited waiver and extension of time for sending proofs of loss by an additional sixty (60) days will enable affected policyholders to present their claims. FEMA will continue to monitor claims activity to determine whether any further extension may be warranted. FEMA does not hereby waive any other provision of the SFIP, and all other terms and conditions of the SFIP remain in effect.

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