




FEMA

W-12100

November 20, 2012

MEMORANDUM TO: Write Your Own (WYO) Company Principal Coordinators,  
The National Flood Insurance Program (NFIP) Direct Servicing  
Agent, and Adjusting Firms Assigned NFIP Claims

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

SUBJECT: **Notice of Limited Waiver of the Sixty Day Time Limit to  
Submit Proofs of Loss in Standard Flood Insurance Policy  
General Condition (J) to Extend the Time for Sending Proofs  
of Loss in the States of AL, FL, MS, and LA for Claims  
Related to Hurricane Isaac**

The National Flood Insurance Program (NFIP) 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 Section VII, Paragraph (J) (4) (Dwelling Form and the General Property Form) and Section VIII, Paragraph (J) (4) (Residential Condominium Building Association Policy Form). Requirements for supporting documentation that must accompany the proof of loss are set forth in paragraphs (J) (4) (i) through (J) (4) (i).

Properties insured by the NFIP in the above-referenced states experienced flood losses as a result of Hurricane Isaac beginning on August 25, 2012. 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.

Because NFIP policyholders may have encountered difficulties filing timely proofs of loss, FEMA is providing a limited waiver of the 60-day time period and an additional extension of time for filing the proof of loss. The authority for this waiver is found in Paragraph D of the General Conditions section of each SFIP and 44 C.F.R. §61.13(d).

Pursuant to Paragraph D of the General Conditions section of the SFIPs and 44 C.F.R. §61.13(d), I hereby authorize an additional 60-day extension of the time period within which a policyholder must submit the requisite signed and sworn-to proof of loss with the NFIP insurer. The current extension is in addition to the previous extension of thirty (30) days authorized in Bulletin W-12081. With this extension, an NFIP policyholder will have a total of 150 days after the date of

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loss to provide the required completed, signed, and sworn-to-proof of loss to the insurer with supporting documentation. This extension shall apply to all claims for flood damage related to Hurricane Isaac occurring between August 25, 2012, and September 11, 2012, to NFIP-insured buildings and insured contents in the above-referenced states. This limited waiver applies to SFIPs issued directly by FEMA or by private insurance companies participating in the NFIP's Write Your Own Program.

For example, under the SFIP, the NFIP policyholder who incurred a flood loss on August 25, 2012, must send his or her proof of loss to the insurer by October 24, 2012. With this extension, the policyholder must send a complete signed and sworn-to-proof of loss by January 22, 2013. We anticipate that this additional extension of sixty (60) days will enable affected policyholders to present their claims. FEMA will continue to monitor claim activity to determine whether a further extension may be warranted.

By granting this waiver and extension of the time period to submit a proof of loss, 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](mailto:James.Sadler@dhs.gov).

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Underwriting