



**FEMA**

W-13009

February 15, 2013

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

A handwritten signature in black ink, appearing to read "James A. Sadler".

FROM: James A. Sadler, CPCU, AIC  
Director of Claims  
National Flood Insurance Program

SUBJECT: **Water, Moisture, Mildew, or Mold Damage**

This bulletin is a reminder regarding the handling of mold and mildew claims in the National Flood Insurance Program (NFIP). Please refer to NFIP Clearinghouse Bulletin W-04020, dated May 7, 2004, which states:

**Water, Moisture, Mildew, or Mold Damage** – When this damage occurs in connection with a covered direct physical loss by or from flood, it will be covered unless there is clear evidence of the policyholder's failure to inspect and maintain the insured property, where it was feasible to do so. If such damage is the result of wicking, it is covered.

FEMA's position on such claims has not changed.

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.Sadler2@fema.dhs.gov](mailto:James.Sadler2@fema.dhs.gov).

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Underwriting