U.S. Department of Homeland Security
500 C Street, SW
Washington, DC 20472

FEMA

W-14034

June 25, 2014

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

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

SUBJECT: **Notice of Limited Waiver of the Standard Flood Insurance Policy to Extend the Time for Sending Proofs of Loss in the States of Florida, Alabama, Arkansas, Delaware, Georgia, Maryland, Mississippi, Missouri, New Jersey, New York, North Carolina, Pennsylvania, Tennessee and Virginia for claims related to the 2014 Mid-Spring Storms**



The National Flood Insurance Program (NFIP) Standard Flood Insurance Policy (SFIP) requires a policyholder to send the insurer a complete proof of loss signed and sworn-to by the policyholder(s) 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 Section (J)(4)(f) and (J)(4)(i).

Properties insured by the NFIP in the above-referenced states experienced flood losses as a result of the 2014 Mid-Spring Storms beginning on April 28, 2014. 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 limit 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 30-day extension of the time period within which a policyholder must submit the requisite signed and sworn-to proof of loss to the NFIP insurer.

With this extension, an NFIP policyholder will have a total of 90 days after the date of loss to provide the completed, signed, and sworn-to proof of loss to the insurer.

This extension shall apply to all claims for flood damage related to the 2014 Mid-Spring Storms occurring between April 28, 2014 and May 1, 2014, 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 April 28, 2014, must send his or her proof of loss to the insurer by June 27, 2014. With this extension, the policyholder must send a complete signed and sworn-to proof of loss by July 27, 2014. We anticipate that this additional extension of (30) days will enable affected policyholders to present their claims. FEMA will continue to monitor claim activity to determine whether further extensions may be warranted.

By granting this limited waiver and extension of the time period to send 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.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Underwriting