



FEMA

W-14036

July 2, 2014

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the  
National Flood Insurance Program (NFIP) Servicing Agent

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

FROM: James A. Sadler, CPCU, AIC  
Director of Claims  
Federal Insurance and Mitigation Administration

SUBJECT: Meteorological Event Sandy Litigation  
Statute of Limitations

In various bulletins, the Associate Administrator for the Federal Insurance and Mitigation Administration (FIMA) granted limited waivers of the proof of loss requirement found in the Standard Flood Insurance Policy, 44 C.F.R. § 61, Apps. A(1) and A(2), Section VII(J) and App. A(3), Section VIII(J) to allow up to 24 months for an insured to file a proof of loss in the event of a disputed claim.

As a result, we have been asked to adjust the 1-year statute of limitations found at 42 U.S.C. § 4072 to enable insureds who may have received claim disallowances or partial disallowances over 1 year prior to the submission of a proof of loss to file suit. The statute of limitations is set by statute, and FEMA does not have the authority to revise it.

We ask for your full support. Any questions or comments should be directed to Russell Tinsley, Claims Examiner for the National Flood Insurance Program. Mr. Tinsley may be reached by email at [Russell.Tinsley@fema.dhs.gov](mailto:Russell.Tinsley@fema.dhs.gov).

cc: Vendors, IBHS, and Government Technical Representative