



FEMA

W-15060

November 18, 2015

MEMORANDUM FOR: Write Your Own (WYO) Company Principal Coordinators, WYO Vendors, NFIP Direct Servicing Agent, and Independent Adjusting Firms

FROM: Roy E. Wright  
Deputy Associate Administrator for Insurance and Mitigation  
Federal Insurance and Mitigation Administration

SUBJECT: **Notice of the Limited Waiver of the Standard Flood Insurance Policy ("SFIP") to Extend the Time for Sending Proofs of Loss in the States of South Carolina, North Carolina, and Virginia, for Claims Related to Severe Storms Commencing on September 27, 2015 through October 15, 2015**

The National Flood Insurance Program (NFIP) 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 Standard Flood Insurance Policy (SFIP) 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) (f) through (J) (4) (i).

Properties insured by the NFIP in the states of South Carolina, North Carolina, and Virginia experienced flood losses as a result of severe storms beginning September 27, 2015. In many instances, access to NFIP-insured buildings is not possible due to damage to the infrastructure and high water. These conditions may delay the claims process for many NFIP policyholders, and NFIP policyholders may encounter difficulties filing a timely proof of loss for claims arising from this event.

To ensure that NFIP policyholders have sufficient time to finalize their claims, 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 their NFIP insurer. With this extension, an NFIP policyholder will have a total of 120 days after the date of loss to provide the completed, signed, and sworn-to proof of loss to the insurer. This limited waiver and extension shall apply to all NFIP claims for the flood damage related to the South Carolina, North Carolina, and Virginia flooding occurring September 27, 2015 through October 15, 2015. This limited waiver and extension applies to SFIPs issued directly by FEMA or by private insurance companies participating in the NFIP's Write Your Own Program.

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We anticipate that this additional 60-day extension will enable policyholders sufficient time 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 provisions 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 Lloyd Hake, Federal Insurance and Mitigation Administration. Mr. Hake may be reached by email at [Lloyd.Hake@fema.dhs.gov](mailto:Lloyd.Hake@fema.dhs.gov).

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Underwriting

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