




FEMA

W-16088

November 22, 2016

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

FROM: 
David I. Maurstad
Assistant Administrator for Federal Insurance
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 Florida, North Carolina, Georgia, South Carolina, and Virginia for Claims Related to Hurricane Matthew

The Standard Flood Insurance Policy (SFIP) requires a policyholder to send the insurer a complete, signed, and sworn proof of loss within sixty (60) days after the date of loss.¹ Given that Hurricane Matthew caused significant widespread flooding in the impacted areas of Florida, North Carolina, Georgia, South Carolina, and Virginia, FEMA is concerned that this deadline may present an undue burden on policyholders.

In order to support the needs of policyholders affected by Hurricane Matthew, I hereby issue a limited waiver of the 60-day proof of loss requirement by extending the period by an additional 60 days. With this extension, a National Flood Insurance Program (NFIP) policyholder will have a total of 120 days following the date of loss to provide the completed, signed, and sworn-to proof of loss to the insurer. FEMA issues this waiver pursuant to 44 CFR 61.13(d) and the SFIP². This waiver does not alter any other terms or conditions of the NFIP.

This waiver applies to all NFIP claims associated with the following FICO numbers: 680 (Florida), 681 (North Carolina), 356 (Georgia), 357 (South Carolina), and 358 (Virginia).³

¹ Article VII.J.4 of the Dwelling Form (Appendix A(1) to 44 CFR Part 61); Article VII.J.4 of the General Property Form (Appendix A(2) to 44 CFR Part 61); Article VIII.J.4 of the Residential Condominium Building Association Policy (Appendix A(3) to 44 CFR Part 61).

² Article VII.D of the Dwelling Form; Article VII.D of the General Property Form; Article VIII.D of the RCBAP.

³ See WYO Bulletin W-16085, <http://www.nfipiservice.com/Stakeholder/pdf/bulletin/w-16085.pdf>.

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This limited waiver applies to all NFIP policies, whether issued directly by FEMA or through the WYO Program.

Please direct any questions or comments regarding this extension to Tony Hake, Federal Insurance and Mitigation Administration. You may contact Mr. Hake by email at Lloyd.Hake@fema.dhs.gov.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Underwriting

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