




FEMA

W-16089

December 2, 2016

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

FROM: 
David I. Maurstad
Assistant Administrator for Federal Insurance
Federal Insurance and Mitigation Administration

SUBJECT: Further Extension of W-16067 "Notice of the Limited Waiver of the Standard Flood Insurance Policy ("SFIP") to Extend the Time for Sending Proofs of Loss in the State of Louisiana for Claims Related to the Mid-Summer Severe Storms Commencing on August 9, 2016 through August 31, 2016"

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 In response to the significant, widespread flooding that occurred in portions of Louisiana between August 9, 2016 and August 31, 2016, FEMA issued WYO Bulletin W-16067. This limited waiver extended the proof of loss period an additional 60 days to support the needs of policyholders affected by the August Mid-Summer Severe Storms.² This resulted in policyholders having a total of 120 days following the date of loss to provide the completed, signed, and sworn-to proof of loss to the insurer.

To allow policyholders additional time to finalize their claims, I hereby issue an additional limited waiver of the 60-day proof of loss requirement by extending the period another 60 days. With this extension, a National Flood Insurance Program (NFIP) policyholder will have a total of 180 days following the date of loss to provide the completed, signed, and sworn-to proof of loss to the insurer. This waiver is issued pursuant to 44 CFR § 61.13(d) and the SFIP.³ This waiver does not alter any other terms or conditions of the NFIP.

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 (RCBPAP) (Appendix A(3) to 44 CFR Part 61).

² See <http://www.nfipiservice.com/Stakeholder/pdf/bulletin/w-16067.pdf>.

³ Article VII.D of the Dwelling Form; Article VII.D of the General Property Form; Article VIII.D of the RCBAP.

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This limited waiver applies to all NFIP claims associated with FICO Number 679,⁴ whether the NFIP issued the policy directly or through the Write Your Own (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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⁴ See <https://bsa.nfipstat.fema.gov/wyobull/2016/w-16066.pdf>.