




FEMA

W-16090

December 21, 2016

MEMORANDUM FOR: Write Your Own (WYO) 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: Third Extension of the Deadline for Sending Proofs of Loss in the State of Florida for Claims Related to Hurricane Hermine Commencing on August 31, 2016 through September 9, 2016

The Standard Flood Insurance Policy (SFIP) requires a policyholder to send their insurer a complete, signed, and sworn proof of loss within sixty (60) days after the date of loss.<sup>1</sup> Due to the significant, widespread flooding that impacted areas of Florida between August 31 and September 9, 2016, FEMA issued two WYO bulletins extending this deadline:

- WYO Bulletin W-16084 (October 26, 2016)- 30 Day Extension<sup>2</sup>
- WYO Bulletin W-16087 (November 22, 2016)- 30 Day Extension<sup>3</sup>

To allow policyholders time to finalize their claims, I hereby issue an additional limited waiver of the 60-day proof of loss requirement by extending the period an additional 30 days. With this extension, a National Flood Insurance Program (NFIP) policyholder will now have 150 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.<sup>4</sup> This waiver does not alter any other terms or conditions of the SFIP.

<sup>1</sup> 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 (RCBAP) (Appendix A(3) to 44 CFR Part 61).

<sup>2</sup> See <http://www.nfipiservice.com/Stakeholder/pdf/bulletin/w-16084.pdf>.

<sup>3</sup> See <http://www.nfipiservice.com/Stakeholder/pdf/bulletin/w-16087.pdf>.

<sup>4</sup> Article VII.D of the Dwelling Form; Article VII.D of the General Property Form; Article VIII.D of the RCBAP.

Third Extension of the Deadline for Sending Proofs of Loss in the  
State of Florida for Claims Related to Hurricane Hermine  
Commencing on August 31, 2016 through September 9, 2016  
December 21, 2016  
Page 2

This limited waiver applies to all NFIP claims associated with FICO Number 355,<sup>5</sup> whether the NFIP issued the policy directly or through the Write Your Own (WYO) Program.

In order to expedite the recovery process, I urge all policyholders covered by this bulletin to submit a proof of loss as soon as possible. Policyholders should contact their insurers for assistance with filing a proof of loss.

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](mailto:Lloyd.Hake@fema.dhs.gov).

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Underwriting

ARCHIVED APRIL 2018

---

<sup>5</sup> See <http://www.nfipiservice.com/Stakeholder/pdf/bulletin/w-16070.pdf>.