



FEMA

W-19018

November 15, 2019

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

FROM:

A handwritten signature in black ink that reads "Paul Huang".

Paul Huang  
Assistant Administrator for Insurance  
Federal Insurance and Mitigation Administration

SUBJECT: Proof of Loss Deadline Extension for Tropical Storm Imelda

FEMA has observed that some National Flood Insurance Program (NFIP) policyholders in the State of Texas have faced delays finalizing their claims from Tropical Storm Imelda. FEMA attributes those delays to difficulties adjusting losses for properties with recent prior NFIP claims. As a result, NFIP policyholders may encounter difficulties in filing a timely proof of loss for claims arising from this event.

To allow NFIP policyholders enough time to finalize their claims, I am extending the 60-day proof of loss deadline by an additional 60 days.<sup>1</sup> The deadline for submitting a compliant proof of loss for Tropical Storm Imelda is now 120 days from the date of loss.

By granting this limited waiver and extension of the time to send a proof of loss, FEMA does not waive any other provisions of the SFIP. All other terms and conditions of the SFIP remain in effect.

This limited waiver and extension applies to all NFIP claims associated with FICO Number 379 (Texas, September 17, 2019, through September 27, 2019).

Please direct all questions about this extension to [FEMA-FIDClaimsMailbox@fema.dhs.gov](mailto:FEMA-FIDClaimsMailbox@fema.dhs.gov).

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<sup>1</sup> As a condition to receiving a claim payment, the Standard Flood Insurance Policy (SFIP) requires a policyholder either to submit a signed proof of loss or the insurer, at its option, may accept a signed adjuster's report instead of a Proof of Loss. Article VII.J of the Dwelling Form of the SFIP (Appendix A (1) to 44 CFR Part 61); Article VII.J of the General Property Form of the SFIP (Appendix A(2) to 44 CFR Part 61); Article VIII.J (Appendix A(3) to 44 CFR Part 61).

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cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Training, Underwriting, Adjusting Firms, Independent Flood Adjusters