



FEMA

W-09006

February 20, 2009

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

FROM: 
Edward L. Connor
Acting Federal Insurance Administrator
National Flood Insurance Program

SUBJECT: Notice of Additional Extension for Filing SFIP Proofs of Loss
for Areas of the States Affected by Hurricanes Gustav and Ike

The Standard Flood Insurance Policy (SFIP) issued under the NFIP provides a period of sixty (60) days from the date of loss within which it is incumbent upon the policyholder to send the Insurer a signed and sworn proof of loss, which in the policyholder's detailed statement of the claim. These provisions are set forth in the SFIP at Article VII. General Conditions, Paragraph J.4. of the Dwelling Form and the General Property Form and at Article VIII. General Conditions, Paragraph J.4. of the Residential Condominium Building Association Policy Form.

Due to the flooding associated with Hurricanes Gustav and Ike, a 120-day extension of the 60-day period within which a proof of loss must be submitted to the Insurer was granted in bulletin W-08066a last October. Because of the continued activity associated with these flood events, by means of today's memorandum I am authorizing the additional extension of this period by 90 days. This additional extension shall apply to all claims for flood-insured buildings:

- In the States of Alabama, Arkansas, Louisiana, and Mississippi damaged by flood resulting from Hurricane Gustav (dates of loss August 28, 2008, and continuing); and
- In the States of Alabama, Arkansas, Florida, Illinois, Indiana, Kansas, Kentucky, Louisiana, Michigan, Mississippi, Missouri, Ohio, Oklahoma, Tennessee, and Texas damaged by flood resulting from Hurricane Ike (dates of loss September 11, 2008, and continuing).

The extension applies whether the SFIP was issued directly by the NFIP Servicing Agent or through one of the private insurance companies issuing flood insurance coverage under the WYO Program.

An NFIP policyholder who incurred a Gustav-related flood loss on August 28, 2008, would normally have until October 28, 2008, to submit the proof of loss. With the first extension of the deadline, the

same policyholder had until February 25, 2009, to submit the proof of loss. With today's additional extension, that policyholder now has until May 26, 2009, to submit the proof of loss.

Similarly, an NFIP policyholder who incurred an Ike-related flood loss on September 11, 2008, would normally have until November 10, 2008, to submit the proof of loss. With the first extension of the deadline, the same policyholder had until March 10, 2009, to submit the proof of loss. With today's additional extension, that policyholder now has until June 8, 2009, to submit the proof of loss.

In either case, eligible policyholders will be allowed a total of 270 days to submit the proof of loss.

The extension of time within which proofs of loss must be submitted is made pursuant to the SFIP provisions dealing with amendments, waivers, and assignment (Article VII. General Conditions, Paragraph D. of the Dwelling Form and the General Property Form, and Article VIII. General Conditions, Paragraph D. of the Residential Condominium Building Association Policy Form).

While all other terms and conditions of the SFIP remain in effect, it is hoped that the extension of time for filing proofs of loss by a total of 210 days will give affected policyholders ample opportunity to present their statement of claim. Today's additional extension will be closely monitored by FEMA to determine whether or not a further extension might be warranted.

Again, we ask for your full support. Any questions or comments regarding these extensions should be directed to James A. Sadler, CPCU, AIC, Director of Claims, National Flood Insurance Program. Mr. Sadler may be reached at James.Sadler@dhs.gov.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Underwriting