



FEMA

W-10001

January 8, 2010

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

Edward L. Connor

FROM: Edward L. Connor,
Acting Federal Insurance Administrator,
National Flood Insurance Program
Federal Emergency Management Agency

SUBJECT: Notice of Extension for Filing Proofs of Loss in the State of Virginia for NFIP Claims with Dates of Loss on November 11, 2009, to November 15, 2009

The National Flood Insurance Program's (NFIP) Standard Flood Insurance Policy (SFIP) requires policyholders to send a signed and sworn to proof of loss to their insurer within 60 days after the loss. This requirement is set forth in the SFIP at Section VII. General Conditions, Paragraph J.4. of the Dwelling Form and the General Property Form and at Section VII. General Conditions, Paragraph J.4. of the Residential Condominium Building Association Policy Form.

The adjustments of the claims made by Virginia NFIP policyholders with dates of loss on November 11, 2009, to November 15, 2009, were hampered by three National holidays during the 60-day period. For this reason only, I am authorizing the extension of this period by an additional fifteen days (15) days. For example, the NFIP policyholder who incurred a flood loss on November 11, 2009, would normally have until January 12, 2010, to submit the proof of loss. With the extended deadline, the same policyholder now has until January 27, 2010, to send the properly executed proof of loss to their insurer.

This extension shall apply to all such NFIP claims in the State of Virginia whether the SFIP was issued by the NFIP Servicing Agent or through one of the private-sector insurance companies participating in the Write Your Own (WYO) Program.

I am granting this extension pursuant to the authority provided in SFIP provision, Amendments, Waivers, Assignment (Section VII. General Conditions, Paragraph D. of the Dwelling Form and the General Property Form and Section VIII. General Conditions, Paragraph D. of the Residential Condominium Building Association Policy Form).

It is our hope that the extension of time for filing proofs of loss by an additional fifteen (15) days will give affected policyholders ample opportunity to conclude their claims and send the properly executed proof of loss to their insurer. All other terms and conditions of the SFIP remain in effect.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: All Departments