



FEMA

W-11108

October 18, 2011

MEMORANDUM TO: Write Your Own (WYO) Principal Coordinators and the  
National Flood Insurance Program (NFIP) Servicing Agent

FROM:   
Edward L. Connor  
Deputy Associate Administrator for Federal Insurance

SUBJECT: 2011 Late-Summer Storms and Their Remnants – Notice of Extension  
of Filing Proofs of Loss in the State of New York with Dates of Loss  
between August 12, 2011, and August 26, 2011

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

Due to the late-summer flooding in the state of New York, an extension of the 60-day period within which a proof of loss must be submitted to the insurer has been granted. Therefore, by means of this memorandum, I am authorizing the extension of this period an additional sixty (60) days. This extension shall apply to all claims for flood-insured buildings and contents in the state of New York damaged by flooding starting on August 12, 2011, through August 26, 2011, whether the SFIP was issued directly by the NFIP Direct Servicing Agent or through one of the private insurance companies issuing flood insurance coverage under the Write Your Own (WYO) Program. For example, the NFIP policyholder who incurred a flood loss on August 12, 2011, would normally have until October 11, 2011, to submit the proof of loss. With the extended deadline, the same policyholder now has until December 10, 2011, to submit the proof of loss.

This 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).

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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 an additional sixty (60) days will give affected policyholders ample opportunity to present their statement of claim. This extension will be closely monitored by FEMA to determine whether or not a further extension might be warranted.

We ask for your full support. Any questions or comments regarding this extension should be directed to James A. Sadler, CPCU, AIC, Director of Claims, National Flood Insurance Program. Mr. Sadler may be reached by email at [James.Sadler@dhs.gov](mailto:James.Sadler@dhs.gov).

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Underwriting