



FEMA

W-14017

April 28, 2014

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

**FROM:** David L. Miller  
Associate Administrator  
Federal Insurance and Mitigation Administration

**SUBJECT:** **Further Extension the Time to File a Standard Flood Insurance Policy ("SFIP") Proof of Loss for National Flood Insurance Program ("NFIP") Flood Claims Arising Out of Meteorological Event Sandy**

The purpose of this bulletin is to further extend the deadline for Standard Flood Insurance Policy ("SFIP") policyholders to send their proofs of loss with all documentation to fully support the amounts requested to their insurers. The SFIP proof of loss requirements are set forth in Section VII, Paragraph (J) of the Dwelling Form and the General Property Form and Section VIII, Paragraph (J) Residential Condominium Building Association Policy Form.

Bulletin W-12092a waived certain SFIP requirements and extended the time period for policyholders affected by Meteorological Event Sandy ("ME Sandy") to send their proofs of loss to their insurer from 60 days to one year from the date of loss. Bulletin W-13060a further extended the time for policyholders affected by ME Sandy to send their proofs of loss to their insurer from one year to eighteen (18) months from the date of loss.

Because NFIP policyholders may have encountered difficulties filing a timely proof of loss, I am further extending the time period within which an insured must submit a signed and sworn to proof of loss (with all documentation to fully support the claim attached) by an additional six (6) months. After this further extension, the time allowed to file a proof of loss is now twenty-four (24) months after the date of loss. The authority for this waiver is found in Paragraph D of the General Conditions section of each SFIP and 44 C.F.R. § 61.13(D).

This bulletin does not constitute a blanket waiver of the Proof of Loss requirements of the SFIP. All other provisions of Bulletin W-12092a shall apply.

Application: The terms of this Bulletin apply only to flood damage caused by Meteorological Event Sandy with the dates of loss beginning October 25, 2012 and ending November 6, 2012, in the States of FL, GA, SC, NC, VA, DC, MD, DE, WV, PA, NJ, NY, CT, RI, MA, NH, VT, ME.

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For Example: When the date of loss for the ME Sandy flood claim is October 29, 2012, the policyholder must send a complete signed and sworn-to proof of loss, attaching all documentation to fully support the claim such as: paid receipts or invoices for completed repairs; detailed, itemized (room by room) unit cost, contractor's estimate; photographs of damage or of repairs completed or in progress; and any other relevant documents to the insurer. With this further six (6) month extension, the proof of loss for any additional amounts claimed by the insured over and above what has previously been allowed and paid, with supporting documentation, must be received by the insurer on or before October 29, 2014.

We anticipate that this additional six (6) month extension will enable policyholders to timely present their claims. FEMA does not anticipate issuing any further extensions of the deadline to submit a proof of loss.

Authority: 44 C.F.R. § 61.13(d); 44 C.F.R. §§61, Appendices A (1), A (2) and A (3), General Condition (D); 44 C.F.R. § 62.23(k); 44 C.F.R. § 62, Appendix A (1), Articles II (G) and IV (B); 42 U.S.C. § 4019.

Any other questions or comments should be directed to Russ Tinsley, AIC. Mr. Tinsley's email address is [Russell.Tinsley@fema.dhs.gov](mailto:Russell.Tinsley@fema.dhs.gov).

cc: Vendors, IBHS, and Government Technical Representative  
Required Reporting and Independent Adjusting Firms