



Federal Emergency Management Agency

Washington, D.C. 20472

W-01046
2021-01

July 10, 2001

MEMORANDUM FOR: Write Your Own Principal Coordinators
and NFIP Servicing Agent

FROM: Robert F. Shea
Acting Administrator
Federal Insurance and Mitigation
Administration

SUBJECT: Notice of Extension for the Filing of
Proofs of Loss under the NFIP for the
States of Texas and Louisiana from
Tropical Storm Allison from June 4
through June 17, 2001

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

The widespread extent of the destruction caused by torrential rain in the states of Texas and Louisiana this spring compels that the 60-day period within which a proof of loss must be submitted to the NFIP be extended for an additional 60 days. This extension shall apply to claims for all flood-insured properties in the referenced states for the period from June 4 through June 17, 2001, by reason of the flooding in Texas and Louisiana and to all NFIP policies, whether issued directly by the Federal Emergency Management Agency (FEMA) or through one of the private insurance companies issuing flood insurance coverage under the Write Your Own Program. For example, the policyholder that suffered a flood loss on June 4 would normally have until August 3, 2001, to submit the proof of loss. With the extended deadline, the same policyholder now has until October 2, 2001, to submit the proof of loss.

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

FEMA is concerned that some NFIP policyholders might be worried that their flood insurance claims could be denied or prove difficult to resolve by late filing of the proof of loss form, and FEMA wishes to alleviate their concerns to the extent possible.

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 policyholders ample opportunity to present their statement of claim. This extension will be closely monitored by the Federal Insurance and Mitigation Administration to determine whether or not a further extension might be warranted.

Finally, this information is being provided to the Insurance Commissioners of the affected states.

Any questions or inquiries regarding this notice should be directed to James S.P. Shortley, Director of Claims, Federal Insurance and Mitigation Administration at (202) 646-3418.

cc: Vendors, IBHS, FIPNC, WYO Marketing Committee,
Government Technical Representative

Suggested Routing: Claims, Data Processing, Marketing,
Underwriting