



FEMA

W-14012

April 4, 2014

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

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

SUBJECT: **Notice of an Additional One Hundred and Eighty Days to Submit a  
Proof of Loss for Insureds in the State of Washington near Oso  
Having Losses Related to the Events Beginning on March 22, 2014**

The National Flood Insurance Program (NFIP) Standard Flood Insurance Policy (SFIP) requires a policyholder to send the insurer a complete, signed, and sworn-to proof of loss with supporting documentation within sixty (60) days after the date of loss. The SFIP forms are federal regulations found in their entirety at 44 C.F.R. § 61, Appendix A(1) (the Dwelling form), Appendix A(2) (the General Property form) and Appendix A(3) (the Residential Condominium Building Association Policy). The proof of loss requirements are set forth in the SFIP in Section VII, Paragraph (J)(4) (Dwelling Form and the General Property Form) and Section VIII, Paragraph (J)(4) (Residential Condominium Building Association Policy Form). Requirements for supporting documentation that must accompany the proof of loss are set forth in Section (J)(4)(f) and (J)(4)(i).

Properties near Oso, Washington insured by the NFIP in the above-referenced event beginning on March 22, 2014 may have experienced flood damages. In many instances, access to NFIP-insured buildings is still not possible due to damage to infrastructure and the ongoing response activity dealing with life and safety.

To allow the time necessary to determine the cause(s) and extent of damage to insured property and for claims to be completed, pursuant to Paragraph D. of the General Conditions Section of the SFIPs and 44 C.F.R. § 61.13(d), I am extending the SFIP required 60 day time limit to submit a Proof of Loss by an additional 180 days, such that an NFIP insured suffering covered damages in or near the Oso, Washington areas as a result of the events which began on March 22, 2014 now has a total of 240 days from the date of the loss to submit their Proof of Loss to their insurer.

This extension shall only apply to all NFIP-insured claims for flood damage in and near the Oso, Washington area arising from or related to the above events beginning on March 22, 2014.

For example, under the SFIP, the NFIP policyholder whose NFIP-insured property incurred flood damage on March 22, 2014, must send his or her proof of loss to their NFIP insurer by May 21, 2014. With this extension, the policyholder must send a complete signed and sworn-to proof of loss to their

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insurer by November 17, 2014. FEMA anticipates this total time of (240) days will suffice, but FEMA will continue to monitor the situation to determine if further extensions are warranted.

By granting this extension of the time period to send a proof of loss, FEMA does not hereby waive any other provision of the SFIP, and all other terms and conditions of the SFIP remain in effect.

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, Federal Insurance and Mitigation Administration. Mr. Sadler may be reached by email at [James.Sadler2@fema.dhs.gov](mailto:James.Sadler2@fema.dhs.gov).

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Underwriting