



FEMA

W-14015

April 17, 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 Extension of the Standard Flood Insurance Policy (SFIP)
Requirement for Policyholders in the Oso, Snohomish County,
Washington Area and Providing a Date to Give Written Notice to
their NFIP Insurer that is 180 Days after the March 22, 2014 Date
of Loss.**

Properties insured by the NFIP were damaged during the SR 530 Slide event at and near Oso and Arlington, Snohomish County, Washington on March 22, 2014. Access to NFIP-insured dwellings was necessarily delayed by active search operations in the area.

The National Flood Insurance Program (NFIP) requirements in case of a SFIP-defined flood loss to insured property are set forth in the Standard Flood Insurance Policy (SFIP) in Section VII, Paragraph (J) of the Dwelling Form and the General Property Form and in Section VIII, Paragraph (J) of the Residential Condominium Building Association Policy Form. Paragraph (J)(1) of all policy forms requires the policyholder to give prompt written notice to the NFIP Servicing Agent or the WYO Insurance Company ("NFIP Insurer") after a loss. Under the SFIP, a "flood" is defined as follows:

Flood, as used in this flood insurance policy, means:

1. A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (one of which is your property) from:
 - a. Overflow of inland or tidal waters;
 - b. Unusual and rapid accumulation or runoff of surface waters from any source;
 - c. Mudflow.

¹In Bulletin w-14012 of April 4, 2014, I extended the time to submit the proof of loss to a total of 240 days after March 22, 2014.

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To allow the time necessary to give notice to the NFIP insurer and time to determine the cause(s) and extent of damage to insured property, and for claims to be completed¹, I am extending the time to give notice to the insurer issuing a Standard Flood Insurance Policy to 180 days from the date of loss, March 22, 2014. The authority for this action is found in Paragraph D. of the General Conditions section of each SFIP.

This shall apply to all NFIP-insured claims for flood damage related to the above event occurring on March 22, 2014, to NFIP-insured buildings and insured contents in the Oso, Snohomish County area of the State of Washington. This applies to SFIPs issued directly by FEMA or by private insurance companies participating in the NFIP's Write Your Own Program.

For example, under the SFIP, the NFIP policyholder whose insured property incurred covered damages on March 22, 2014, must give prompt written notice to their NFIP insurer after the March 22, 2014 loss. With this extension the policyholder must give notice of their loss and assert their claim to their insurer not later than 180 days after March 22, 2014, which is September 18, 2014.

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.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Underwriting