




FEMA

W-17017

May 5, 2017

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

FROM:   
David I. Maurstad  
Assistant Administrator for Federal Insurance  
Federal Insurance and Mitigation Administration

SUBJECT: Fourth Extension of the Deadline for Sending Proofs of Loss in the  
State of Louisiana for Claims Related to the Mid-Summer Severe  
Storms Commencing on August 9, 2016 through August 31, 2016

The Standard Flood Insurance Policy (SFIP) requires a policyholder to send the insurer a complete, signed, and sworn proof of loss within sixty (60) days after the date of loss.<sup>1</sup> Due to the significant, widespread flooding that occurred in portions of Louisiana between August 9, 2016 and August 31, 2016, FEMA issued three WYO bulletins extending the proof of loss deadline:

- WYO Bulletin W-16067 (September 9, 2016) – 60 Day Extension<sup>2</sup>
- WYO Bulletin W-16089 (December 2, 2016) – 60 Day Extension<sup>3</sup>
- WYO Bulletin W-17002 (February 3, 2017) – 90 Day Extension<sup>4</sup>

As of today, FEMA has concluded 99.2% of the 29,597 claims filed for the August Louisiana flooding. FEMA is committed to closing the remaining 239 claims as soon as possible and will continue working with policyholders seeking additional payments throughout their rebuilding efforts.

<sup>1</sup> Article VII.J.4 of the Dwelling Form (Appendix A (1) to 44 CFR Part 61); Article VII.J.4 of the General Property Form (Appendix A (2) to 44 CFR Part 61); Article VIII.J.4 of the Residential Condominium Building Association Policy (RCBAP) (Appendix A (3) to 44 CFR Part 61).

<sup>2</sup> <https://nfip-iservice.com/Stakeholder/pdf/bulletin/w-16067.pdf>.

<sup>3</sup> <https://nfip-iservice.com/Stakeholder/pdf/bulletin/w-16089.pdf>.

<sup>4</sup> <https://nfip-iservice.com/Stakeholder/pdf/bulletin/w-17002.pdf>.

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Due to the extraordinary and widespread effects of the August flood, policyholders may experience delays during their recovery efforts. To ensure that policyholders have every reasonable opportunity to request payment for all covered losses, I hereby issue an additional limited waiver of the 60-day proof of loss requirement by extending the period to September 1, 2017. This waiver is issued pursuant to 44 CFR 61.13(d) and the SFIP.<sup>5</sup> This waiver does not alter any other terms or conditions of the SFIP.

This limited waiver applies to all NFIP claims associated with FICO number 679,<sup>6</sup> whether the NFIP issued the policy directly or through the Write Your Own (WYO) Program.

Please direct any questions or comments regarding this extension to Tony Hake, Federal Insurance and Mitigation Administration. You may contact Mr. Hake by email at [Lloyd.Hake@fema.dhs.gov](mailto:Lloyd.Hake@fema.dhs.gov).

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Underwriting

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<sup>5</sup> Article VII.D of the Dwelling Form; Article VII.D of the General Property Form; Article VIII.D of the RCBAP.

<sup>6</sup> See <https://nfip-iservice.com/Stakeholder/pdf/bulletin/w-16066.pdf>.