



FEMA

W-15022

May 28, 2015

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

A handwritten signature in black ink, appearing to read "BJK", with a horizontal line extending to the right from the end of the signature.

FROM: Brad J. Kieserman  
Deputy Associate Administrator for Insurance  
Federal Insurance and Mitigation Administration

SUBJECT: **Notice of the Limited Waiver of the Standard Flood Insurance  
Policy ("SFIP") to Extend the Time for Sending Proofs of Loss  
in the States of Texas and Oklahoma for Claims Related to  
Torrential Rains**

The National Flood Insurance Program (NFIP) requires a policyholder to send the insurer a complete, signed, and sworn-to proof of loss within 60 days after the date of loss. The proof of loss requirements are set forth in the Standard Flood Insurance Policy (SFIP), 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 paragraphs (J) (4) (f) through (J) (4) (i).

Properties insured by the NFIP in the above-referenced states experienced flood loss as a result of torrential rains beginning May 16, 2015. In many instances, access to NFIP-insured buildings is not possible due to damage to the infrastructure and high water. These conditions may delay the claims process for many NFIP policyholders.

Because NFIP policyholders may encounter difficulties filing a timely proof of loss, FEMA is providing a limited waiver of the 60-day time limit and an additional extension of time for filing the proof of loss. The authority for this is found in Paragraph D of the General Conditions section of each SFIP and 44 C.F.R §61.13 (d).

Pursuant to Paragraph D of the General Conditions section of the SFIPs and 44 C.F.R §61.13 (d), I hereby authorize an additional 180-day extension of the time period within which a policyholder must submit the requisite signed and sworn-to proof of loss with their NFIP insurer. With this extension, an

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NFIP policyholder will have a total of 240 days after the date of loss to provide the completed, signed, and sworn-to proof of loss to the insurer. This extension shall apply to all claims for the flood damage related to the Texas and Oklahoma flooding occurring May 16, 2015, and continuing, to NFIP-insured building and insured contents in the above-referenced states. This limited waiver 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 who incurred a flood loss on May 16, 2015, must send his or her proof of loss to the insurer by July 15, 2015. With this extension, the policyholder must send a completed, signed, and sworn-to proof of loss by January 11, 2016. We anticipate that this additional 180-day extension will allow policyholders time to present their claims. FEMA will continue to monitor claim activity to determine whether further extensions may be warranted.

By granting this limited waiver and extension of the time period to send a proof of loss, FEMA does not hereby waive any other provisions of the SFIP, and all other terms and conditions of the SFIP remain in effect. However, if for a valid reason the policyholder is unable to submit their signed, sworn-to proof of loss within this time period, the insurer may submit to the Associate Administrator a request for a waiver of this time extension. Each such request will be handled by FEMA on a case-by-case basis.

We ask for your full support. Any questions or comments regarding this extension should be directed to Jordan S. Fried, Federal Insurance and Mitigation Administration. Mr. Fried may be reached by email at [Jordan.Fried@fema.dhs.gov](mailto:Jordan.Fried@fema.dhs.gov).

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Underwriting