



FEMA

W-16069

September 16, 2016

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

FROM:

A handwritten signature in blue ink, appearing to read "David I. Maurstad".

David I. Maurstad  
Assistant Administrator for Federal 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 State of Maryland for Claims Related to the Severe Flash  
Flooding Commencing on July 29, 2016 through August 1, 2016

The National Flood Insurance Program (NFIP) requires a policyholder to send the insurer a complete, signed, and sworn-to proof of loss within sixty (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).

Properties insured by the NFIP in the state of Maryland experienced significant flood losses as a result of severe flash flooding beginning July 29, 2016. The impact of this extensive flooding may delay the claims process for some NFIP policyholders, and NFIP policyholders may encounter difficulties filing a timely proof of loss for claims arising from this event.

To ensure that NFIP policyholders have sufficient time to finalize their claims, pursuant to Paragraph D of the General Conditions section of each SFIP and Title 44, Code of Federal Regulations, section 61.13(d), I hereby authorize a 60-day extension of the time period within which a policyholder must submit the requisite signed and sworn-to proof of loss with his or her NFIP insurer. With this extension, an NFIP policyholder will have a total of 120 days following the date of loss to provide the completed, signed, and sworn-to proof of loss to the insurer.

This limited waiver and extension shall apply to all NFIP claims for the flood damage related to the Maryland flooding occurring July 29, 2016 through August 1, 2016. This limited waiver and extension applies to any SFIP whether issued directly by FEMA or by private insurance companies participating in the NFIP's Write Your Own Program.

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By granting this limited waiver extending the time period to send a proof of loss, FEMA does not hereby waive any other requirements for the proof of loss or other provisions 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 Tony Hake, Federal Insurance and Mitigation Administration. Mr. Hake may be reached 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