




FEMA

W-16084

October 26, 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:   
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 Florida for Claims Related to Hurricane Hermine  
Commencing on August 31, 2016 through September 9, 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> Given that Hurricane Hermine caused significant widespread flooding in impacted areas of Florida, FEMA is concerned that this deadline may present an undue burden on policyholders.

In order to support the needs of policyholders affected by Hermine, I hereby issue a limited waiver of the 60-day proof of loss requirement by extending the period by an additional 30 days. With this extension, a National Flood Insurance Program (NFIP) policyholder will have a total of 90 days following the date of loss to provide the completed, signed, and sworn-to proof of loss to the insurer. This waiver is issued pursuant to 44 CFR § 61.13(d) and the SFIP<sup>2</sup>. This waiver does not alter any other terms or conditions of the NFIP.

This waiver applies to all NFIP claims associated with the following FICO number:

- [FICO 355]—Please see [www.nfipiservice.com/Stakeholder/pdf/bulletin/w-16070.pdf](http://www.nfipiservice.com/Stakeholder/pdf/bulletin/w-16070.pdf)

This limited waiver applies to all NFIP policies, whether issued directly by FEMA or Write Your Own (WYO) Program.

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<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 (Appendix A(3) to 44 CFR Part 61).

<sup>2</sup> Article VII.D of the Dwelling Form; Article VII.D of the General Property Form; Article VIII.D of the Residential Condominium Building Association Policy.

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October 25, 2016  
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Please direct any questions or comments regarding this extension 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