




FEMA

W-16087

November 22, 2016

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: Further Extension of W-16084 Bulletin “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.¹ Due to the significant widespread flooding in impacted areas of Florida, FEMA issued WYO Bulletin W-16084, which extended the proof of loss period an additional 30 days to support the needs of policyholders affected by Hurricane Hermine.

To allow policyholders time to finalize their claims, I hereby issue an additional limited waiver of the 60-day proof of loss requirement by extending the period another 30 days. With this extension, a National Flood Insurance Program (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 waiver is issued pursuant to 44 CFR § 61.13(d) and the SFIP². 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

¹ 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).

² 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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This limited waiver applies to all NFIP policies, whether issued directly by FEMA or through the 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.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Underwriting