

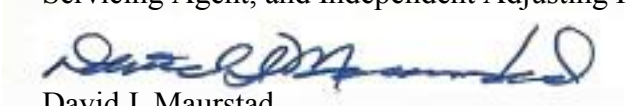


FEMA

W-17002

February 3, 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: Third 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 two 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>

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 an additional 90 days. With this extension, a National Flood Insurance Program (NFIP) policyholder will have a total of 270 days after 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>4</sup> This waiver does not alter any other terms or conditions of the SFIP.

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

<sup>2</sup> <http://www.nfipiservice.com/Stakeholder/pdf/bulletin/w-16067.pdf>.

<sup>3</sup> <http://www.nfipiservice.com/Stakeholder/pdf/bulletin/w-16089.pdf>.

<sup>4</sup> Article VII.D of the Dwelling Form; Article VII.D of the General Property Form; Article VIII.D of the RCBAP.

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This limited waiver applies to all NFIP claims associated with FICO number 679,<sup>5</sup> whether the NFIP issued the policy directly or through the Write Your Own (WYO) Program.

In order to expedite the recovery process, I urge all policyholders covered by this bulletin to submit a proof of loss as soon as possible. Policyholders should contact their insurer for assistance with filing a proof of loss.

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> See <http://www.nfipiservice.com/Stakeholder/pdf/bulletin/w-16066.pdf>.