




FEMA

W-17001

February 2, 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: Second Extension of the Deadline for Sending Proofs of Loss in the States of Florida, North Carolina, Georgia, South Carolina, and Virginia for Claims Related to Hurricane Matthew

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> In response to the significant, widespread flooding that occurred in portions of Florida, North Carolina, Georgia, South Carolina, and Virginia from Hurricane Matthew, FEMA issued WYO Bulletin W-16088 (November 22, 2016).<sup>2</sup> This limited waiver extended the proof of loss period an additional 60 days to support the needs of policyholders affected by Hurricane Matthew. This resulted in policyholders having a total of 120 days following the date of loss to provide the completed, signed, and sworn-to proof of loss to the insurer.

To allow policyholders additional 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 60 days. With this extension, a National Flood Insurance Program (NFIP) policyholder will have a total of 180 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>3</sup> This waiver does not alter any other terms or conditions of the NFIP.

---

<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-16088.pdf>.

<sup>3</sup> Article VII.D of the Dwelling Form; Article VII.D of the General Property Form; Article VIII.D of the RCBAP.

Second Extension of the Deadline for Sending Proofs of Loss in the  
States of Florida, North Carolina, Georgia, South Carolina, and  
Virginia for Claims Related to Hurricane Matthew  
February 2, 2017  
Page 2

This limited waiver applies to all NFIP claims associated with the following FICO numbers: 680 (Florida), 681 (North Carolina), 356 (Georgia), 357 (South Carolina), and 358 (Virginia), 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