



FEMA

W-10070

June 24, 2010

MEMORANDUM TO: Write Your Own (WYO) Principal Coordinators and the  
National Flood Insurance Program (NFIP) Servicing Agent

*Edward L. Connor*

FROM: Edward L. Connor  
Acting Federal Insurance and Mitigation Administrator  
National Flood Insurance Program

SUBJECT: Notice of Extension for Filing Proofs of Loss in the State of Tennessee  
for NFIP Claims with Dates of Loss on April 30, 2010, to May 5, 2010

The Standard Flood Insurance Policy (SFIP) issued under the NFIP requires the policyholder to send the Insurer a fully documented, signed and sworn to Proof of Loss within sixty (60) days from the date of loss. The Proof of Loss is the policyholder's detailed statement of the claim. These provisions are set forth in the SFIP at Article VII. General Conditions, Paragraph J.4. of the Dwelling Form and the General Property Form and at Article VIII. General Conditions, Paragraph J.4. of the Residential Condominium Building Association Policy Form.

Due to the recent flooding in the State of Tennessee, an extension of the 60-day period within which a proof of loss must be sent to the Insurer has been requested. In order to give Tennessee policyholders additional time to complete the Proofs of Loss, I am authorizing the extension of this period an additional thirty (30) days. This extension shall apply to all claims for flood-insured buildings and contents in the State of Tennessee damaged by flooding starting on April 30, 2010 through May 5, 2010, whether the SFIP was issued directly by the NFIP Direct Servicing Agent or through one of the private insurance companies issuing flood insurance coverage under the Write Your Own (WYO) Program. For example, the NFIP policyholder who incurred a flood loss on April 30, 2010, would normally have until June 28, 2010, to submit the proof of loss. With the extended deadline, the same policyholder now has until July 28, 2010, to submit the proof of loss.

The extension of time within which proofs of loss must be submitted is made pursuant to the SFIP provisions dealing with amendments, waivers, and assignment (Article VII. General Conditions, Paragraph D. of the Dwelling Form and the General Property Form, and Article VIII. General Conditions, Paragraph D. of the Residential Condominium Building Association Policy Form).

Notice of Extension for Filing Proofs of Loss in the State of Tennessee for NFIP Claims with Dates of Loss on April 30, 2010, to May 5, 2010

June 24, 2010

Page 2

While all other terms and conditions of the SFIP remain in effect, it is hoped that the extension of time for filing proofs of loss by an additional thirty (30) days will give affected policyholders ample opportunity to present their statement of claim. Any questions or comments regarding this extension should be directed to James A. Sadler, CPCU, AIC, Director of Claims, National Flood Insurance Program. Mr. Sadler may be reached by email at [James.Sadler@dhs.gov](mailto:James.Sadler@dhs.gov).

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Underwriting