



FEMA

W-10082

August 2, 2010

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

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

REFERENCE: WYO Clearinghouse Bulletin W-10070 dated June 24, 2010

SUBJECT: Notice of Additional 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

In the attached WYO Clearinghouse Bulletin, W-10070, dated June 24, 2010, I authorized for NFIP policyholders affected by the April flooding in the State of Tennessee an additional 30-day extension of the Standard Flood Insurance Policy (SFIP) 60-day deadline for sending a signed and sworn proof of loss to the insurer.

I am today further extending the proof of loss deadline by an additional 30 days. This additional extension shall apply to all claims for NFIP-insured buildings and NFIP-insured contents in the State of Tennessee with dates of loss starting on April 30, 2010, to 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 WYO Program.

An 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 first extension of the deadline, the same policyholder had until July 28, 2010, to submit the proof of loss. With today's additional extension, that policyholder now has until August 27, 2010, to submit the proof of loss.

Again, we ask for your full support. 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.

Attachment

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Underwriting



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

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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.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Underwriting