



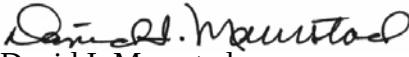
FEMA

W-08007

February 8, 2008

MEMORANDUM FOR: Write Your Own Company Principal Coordinators and
the National Flood Insurance Program Servicing Agent

FROM:


David I. Maurstad
Federal Insurance Administrator
National Flood Insurance Program

SUBJECT:

Notice of Extension for Filing SFIP Proofs of Loss
for Areas of the States of Washington and Oregon
Affected by Flooding Between
November 30, 2007, and December 8, 2007

The Standard Flood Insurance Policy (SFIP) issued under the National Flood Insurance Program (NFIP) provides a period of sixty (60) days from the date of loss within which it is incumbent upon the policyholder to send the NFIP a signed and sworn proof of loss, which 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 Washington and Oregon, an extension of the sixty-day period within which a proof of loss must be submitted to the NFIP has been granted. Therefore, by means of this memorandum, I am authorizing the extension of this period for an additional sixty (60) days. This extension shall apply to all claims for flood-insured Washington and Oregon properties damaged by flooding between November 30, 2007, and December 8, 2007, whether the SFIP was issued directly by the Federal Emergency Management Agency or through one of the private insurance companies issuing flood insurance coverage under the Write Your Own Program. For example, the policyholder who incurred a flood loss on November 30, 2007, would normally have until January 29, 2008, to submit the proof of loss. With the extended deadline, the same policyholder now has until March 29, 2008, to submit the proof of loss.

The extension of time within which proofs of loss may be sent to the NFIP is made pursuant to the provisions dealing with amendments, waivers, and assignments of the SFIP (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).

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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 sixty (60) days will give affected policyholders ample opportunity to present their statement of claim. This extension will be closely monitored by FEMA to determine whether or not a further extension might be warranted.

We ask for your full support. Any questions or comments regarding this extension should be directed to James A. Sadler, CPCU, AIC, Director, Claims and Appeals Branch, Risk Insurance Division, Mitigation Directorate. Mr. Sadler may be reached by telephone at (703) 605-0708 and by email at James.Sadler@dhs.gov.

cc: Vendors, IBHS, FIPNC, Government Technical Representative;
Susan Reinertson, Regional Administrator, FEMA Region X

Required Routing: Claims, Underwriting

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