



**FEMA**

W-21020

September 16, 2021

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

FROM:

A handwritten signature in black ink, appearing to read "Jeffrey Jackson".

Jeffrey Jackson  
Acting Assistant Administrator for Federal Insurance  
Federal Insurance and Mitigation Administration

SUBJECT: Hurricane Ida Claims Payment Process

Hurricane Ida has caused widespread flooding in the multiple states listed in Section III of this communication. Due to the catastrophic flooding impacts of Ida, the Federal Emergency Management Agency (FEMA) is issuing this bulletin to ensure quality customer service in these extreme circumstances. This bulletin describes the revised claims process and the responsibilities of the NFIP insurers (WYO companies and the NFIP Direct) for Hurricane Ida claims.

**I Authorization to Evaluate and Pay Claims based on Unsigned Adjuster's Report**  
Pursuant to my authority under the Standard Flood Insurance Policy (SFIP) and FEMA's regulations, I direct NFIP insurers to exercise their option to accept their adjuster's report to evaluate and pay a claim instead of a signed proof of loss. Additionally, I conditionally waive the requirement that the policyholder must sign the adjuster's report.<sup>1</sup> To issue payments under this conditional waiver, NFIP insurers must provide policyholders with the following:

1. A copy of the adjuster's report supporting the claim payment(s);
2. If the payment is less than the adjuster's report, a written explanation of the difference;  
*and*
3. A letter in the form and substance of the template attached to this bulletin (Adjuster Report Claim Payment Letter).

NFIP insurers may make more than one payment on a claim using this conditional waiver. This conditional waiver is effective through the expiration of the applicable deadline to submit a proof of loss.

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<sup>1</sup> As a condition to receiving a claim payment, the Standard Flood Insurance Policy (SFIP) requires a policyholder to first submit either a signed proof of loss or the insurer, at its option, may accept a signed adjuster's report instead of a Proof of Loss. Article VII.J of the Dwelling Form of the SFIP (Appendix A (1) to 44CFR Part 61); Article VII.J of the General Property Form of the SFIP (Appendix A(2) to 44 CFR Part 61); Article VIII.J (Appendix A(3) to 44 CFR Part 61).

A policyholder may still submit a signed proof of loss. If the policyholder asserts that the adjuster's report does not fully settle their claim and that they are entitled to additional insurance payments, the policyholder must provide their NFIP insurer with a signed proof of loss with supporting documentation, such as a contractor's estimate, bills, receipts, photographs, and other related documents to support the amount they claim.

## **II. Proof of Loss Deadline Extension**

To allow enough time for policyholders to evaluate their losses and the adjusters' reports, I am extending the 60-day proof of loss deadline for submitting a compliant proof of loss for Hurricane Ida to a total of 180 days from the date of loss.

## **III. Applicability**

This bulletin applies to all NFIP claims associated with the following Event Designation Numbers (EDN):

<b><u>State</u></b>	<b><u>EDN</u></b>	<b><u>Dates of Loss</u></b>
Alabama	AL0421	August 28, 2021 – August 31, 2021
Louisiana	LA0421	August 28, 2021 – September 1, 2021
Mississippi	MS0421	August 28, 2021 – September 1, 2021
Tennessee	TN0421	August 30, 2021 – September 1, 2021
Connecticut	CT0421	September 1, 2021 – September 4, 2021
Delaware	DE0421	September 1, 2021 – September 2, 2021
District of Columbia	DC0421	September 1, 2021 – September 2, 2021
Kentucky	KY0421	September 1, 2021 – September 2, 2021
Maryland	MD0421	September 1, 2021 – September 2, 2021
Massachusetts	MA0421	September 1, 2021 – September 2, 2021
New Jersey	NJ0421	September 1, 2021 – September 4, 2021
New York	NY0421	September 1, 2021 – September 4, 2021
Ohio	OH0421	September 1, 2021 – September 2, 2021
Pennsylvania	PA0421	September 1, 2021 – September 4, 2021
Rhode Island	RI0421	September 1, 2021 – September 2, 2021
Virginia	VA0421	September 1, 2021 – September 2, 2021
West Virginia	WV0421	September 1, 2021 – September 2, 2021
Maine	ME0421	September 2, 2021 – September 3, 2021
New Hampshire	NH0421	September 2, 2021 – September 3, 2021
Vermont	VT0421	September 2, 2021 – September 3, 2021

## **IV. Authority**

42 U.S.C. § 4019(a); 44 CFR §§ 61.13(d), 62.23(k); SFIP Dwelling Form, Article VII.D; SFIP General Property Form, Article VII.D; SFIP Residential Condominium Building Association Policy Form, Article VIII.D; WYO Financial Assistance/Subsidy Arrangement, Article III.G.1.

Please direct any questions regarding this bulletin to [FEMA-FIDClaimsMailbox@fema.dhs.gov](mailto:FEMA-FIDClaimsMailbox@fema.dhs.gov).

Attachment: Adjusters Report Claim Payment Template Letter

Hurricane Ida Claims Payment Process

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cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Claims, Training, Underwriting, Adjusting Firms, Independent Flood Adjuster

**ADJUSTER REPORT CLAIM PAYMENT LETTER**

Dear [NAME OF INSURED]:

Thank you for trusting the National Flood Insurance Program with your flood insurance needs. We are sorry for your flood loss and hope that your flood insurance policy will help you recover quickly. At this time, we have determined that you are owed \$XXX.XX (building) and \$XXX.XX (contents) under your flood insurance policy. The following is your covered flood claim breakdown:

Building Covered Damages:	\$	Contents Covered Damages:	\$
Previous Building Payment:	\$	Previous Contents Payment:	\$
Building Deductible:	\$	Contents Deductible:	\$
Building Payable Amount:	\$	Contents Payable Amount:	\$

We have exercised our option to accept your adjuster's report of your flood loss instead of a signed proof of loss to evaluate and pay your claim. Enclosed you will find one or more checks for the amounts indicated above. The adjuster's report accompanying this letter explains the basis for the enclosed payments. Please carefully review the report and contact your adjuster to discuss any questions.

Per your flood insurance policy, building coverage payment checks will include any mortgage lenders or other loss payees determined to exist at the time of the loss. Mortgage lenders and other loss payees included on your payment will provide you with information on how to access the claim funds.

Accepting this payment does not waive any of your rights to seek further payments under your flood insurance policy. If you find additional flood damage that was not included in the adjuster's estimate or if the cost to repair the flood damage exceeds the adjuster's estimate, you may request an additional payment in accordance with the terms and conditions of the Standard Flood Insurance Policy.

If you have any questions, have additional documentation for us to review, or need additional assistance, please contact your adjuster or our claims representative at (800) XXX-XXXX.

Sincerely,