



FEMA

W-10075

July 12, 2010

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

A handwritten signature in black ink, appearing to read "Dennis Kuhns".

FROM: Dennis Kuhns
Division Director, Risk Insurance
Federal Insurance and Mitigation Administration

SUBJECT: Extension of Grace Period for Policies Whose
Renewal Offers Were Not Sent During the NFIP Hiatus

During the NFIP hiatus from June 1, 2010, through July 2, 2010, renewal offers could not be sent to policyholders. For those policies whose renewal offers were not sent during the hiatus, the grace period is extended the number of days that the renewal offer was delayed.

The maximum number of days that a grace period is extended cannot exceed the number of days of the hiatus. This extension applies only to those policies for which the first renewal offer is not made a minimum of 45 days prior to policy expiration.

Examples

A renewal offer was originally scheduled to be made on June 1, 2010, which is the minimum of 45 days prior to the policy expiration date of July 15, 2010. The end of the grace period will be extended 31 days, from July 16, 2010, until September 15, 2010.

A renewal offer was originally scheduled to be made on July 1, 2010, which is the minimum 45 days prior to expiration on August 15, 2010. The end of the grace period will be extended 1 day, from September 14, 2010, until September 15, 2010.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: All Departments