



FEMA

W-24019

December 19, 2024

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

FROM:

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

Jeffrey Jackson
Assistant Administrator (Acting)
Federal Insurance Directorate

SUBJECT: Hurricane Milton Proof of Loss Deadline Extension

Hurricane Milton produced torrential rain, storm surge and widespread flood damage in the states of Florida, Georgia, and South Carolina. Due to the catastrophic flooding impacts of Hurricane Milton, the Federal Emergency Management Agency (FEMA) issued Bulletin W-24013 to ensure quality customer service in those extreme circumstances. The claims handling procedures from Bulletin W-24013 remain in effect, subject to the modification below.

FEMA is encouraged by the progress the WYOs and NFIP Direct have made with claims from Hurricane Milton. To ensure that policyholders and their insurers have adequate time to complete any open claims, I am further extending the proof of loss deadline for an additional 60 days.¹ The deadline for submitting a compliant proof of loss for Hurricane Milton is now 180 calendar days from the date of loss.

Applicability

This bulletin applies to all NFIP claims associated with the following Event Designation Numbers (EDN). FEMA will update the EDN numbers for additional impacted areas as needed:

¹ The Standard Flood Insurance Policy (SFIP) requires policyholders to submit a proof of loss within 60 days after the date of loss. *See* 44 C.F.R. pt. 61, App. A(1) (Dwelling Form at VII.G.4); 44 C.F.R. pt. 61, App. A(2) (General Property Form at VII.G.4); and 44 C.F.R. pt. 61, App. A(3) (Residential Condominium Building Association Policy Form at VIII.G.4). Bulletin W-24013 extended this deadline to 120 days after the date of loss.

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<u>State</u>	<u>EDN</u>	<u>Dates of Loss</u>
Florida	FL0224	October 8, 2024 – November 22, 2024
Georgia	GA0224	October 8, 2024 – October 10, 2024
South Carolina	SC0224	October 8, 2024 – October 10, 2024

Authority

42 U.S.C. § 4019(a); 44 CFR §§ 61.13(d), 62.23(k); SFIP Dwelling Form, Article VII.C; SFIP General Property Form, Article VII.C; SFIP Residential Condominium Building Association Policy Form, Article VIII.C; WYO Financial Assistance/Subsidy Arrangement, Article III.G.1 (FY 2024).

Please direct any questions regarding this bulletin to FEMA-FIDClaimsMailbox@fema.dhs.gov.

cc: Vendors, Government Technical Representative

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