



FEMA

W-14027

May 30, 2014

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

*Bonnie Shepard*

FROM: Bonnie Shepard  
Deputy Division Director  
Federal Insurance and Mitigation Administration

SUBJECT: Revision to Compliance Date for Large-Font Policy Documents

Effective immediately, FEMA is delaying by 30 days the compliance date for Section 5 of Attachment A of NFIP WYO Bulletin W-13070, "June 1, 2014 Program Changes," dated December 16, 2013 and found here:

<http://www.nfipiservice.com/Stakeholder/FEMA2/Attachment%20A%20Summary%20of%20the%20NFIP%20June%202014%20Program%20Changes.pdf>

The implementation is being delayed 30 days to allow FEMA to consult with our WYO partners as outlined in the Homeowners Flood Insurance Affordability Act of 2014.

Section 100234 of BW-12 (42 USC 4013a) requires each NFIP policy to state the conditions, exclusions, and coverage limitations in plain English, in boldface type, and in a font size that is twice the size of the text of the body of the policy. This provision authorizes the Administrator to impose a civil penalty of not more than \$50,000 on any person who fails to comply with this requirement.

Compliant policies must now be sent to policyholders for all new policies effective on or after July 1, 2014, and upon the first renewal for existing policies on or after July 1, 2014.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Accounting, Data Processing, Marketing, Underwriting