




FEMA

W-10045

April 20, 2010

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


FROM: Dennis Kuhns
Division Director
Risk Insurance

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

During the NFIP hiatus from March 29, 2010, through April 15, 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 March 29, 2010, which is the minimum of 45 days prior to the policy expiration date of May 13, 2010. The end of the grace period will be extended 18 days, from June 12, 2010, until June 30, 2010.

A renewal offer was originally scheduled to be made on April 15, 2010, which is the minimum of 45 days prior to expiration on May 30, 2010. The end of the grace period will be extended 1 day, from June 29, 2010, until June 30, 2010.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: All Departments