

# Flood Insurance Manual



June 1, 1982  
National Flood Insurance Program



# Federal Emergency Management Agency

Washington, D.C. 20472

April 21, 1982

MEMORANDUM FOR: FLOOD INSURANCE AGENTS MANUAL USERS

FROM: Jeffrey S. Brass,  Administrator, Federal Insurance  
Administration

I am pleased to announce that June 1, 1982, has been designated as the effective date of the revised National Flood Insurance Program manual, rate changes and new insurance policy.

As you know, over the course of the last several months the Federal Insurance Administration, with the assistance of EDS, has been continuing its evaluation of the operating procedures of the National Flood Insurance Program. We have greatly benefitted from the thoughtful comments and constructive suggestions received from so many of you and this analysis and review has made the June 1 implementation possible.

Policies with new or renewal dates on or after June 1, 1982, will be the first to be processed under the revised rate schedule. Shortly after April 15, you will begin to receive the new renewal notices on policies you service which expire in June. These notices will reflect the new rates. Policies with renewal dates prior to June 1, 1982, should be renewed under the current rate schedule.

The format of the manual has been changed to make it a more useful and useable tool. There is, in addition to a table of contents, a cross index and a reference section which contains telephone numbers, addresses, and regional office information. Each chapter has been revised to make it as compact and as complete as possible. We think you will find the rules more specific and the guides for sending information to the NFIP more complete.

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## TABLE OF CONTENTS

REFERENCE .....	REF1
GENERAL RULES AND DEFINITIONS .....	GR1
DRAWINGS OF BUILDINGS .....	DB1
APPLICATION FORM .....	APP1
EMERGENCY PROGRAM .....	EMER1
REGULAR PROGRAM PRE-FIRM CONSTRUCTION .....	PRE1
REGULAR PROGRAM POST-FIRM CONSTRUCTION .....	POST1
REGULAR PROGRAM V-ZONE POST-FIRM CONSTRUCTION .....	RVA1
ELEVATION CERTIFICATE .....	ELEV1
POLICY RENEWALS .....	PR1
CANCELLATION/NULLIFICATION .....	CN1
GENERAL CHANGE ENDORSEMENT .....	END1
CLAIMS .....	CL1
POLICY .....	
INDEX .....	IND1

## POST OFFICE BOXES

To speed paper handling and improve service to agents and policyholders, NFIP is now using several Post Office Boxes, which separate documents by type. The Post Office Box numbers and the document types to be sent to each are listed below. Note the new NFIP zip code – 20817 – for all documents.

If you have previously submitted a document, please do not resubmit to the new Post Office Box.

Document Type	Post Office Box Number
Applications Endorsements Cancellations Requests for Policy Processing and Renewal Information (RPPRIs) Inquiries (with premium payments)	NFIP P.O. Box 34222 Bethesda, MD 20817
Direct Bill Renewals (with premium payments) Expiration/Reissue Notices (with premium payments)	NFIP P.O. Box 34294 Bethesda, MD 20817
Notice of Loss Written Claims Inquiries	NFIP P.O. Box 34603 Bethesda, MD 20817
Supply Orders (manuals, forms, brochures, etc.) Map Orders	NFIP P.O. Box 34604 Bethesda, MD 20817
All Other Inquiries (without premium payments) <i>Research</i>	NFIP P.O. Box 34283 Bethesda, MD 20817

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## TOLL-FREE TELEPHONE NUMBERS

Nationwide	800-638-6620
Maryland	800-492-6605
In Alaska, Hawaii, Puerto Rico, Guam, and the Virgin Islands	800-638-6831

CLAIMS (800) - 638-6580

## REGIONAL OFFICES

The National Flood Insurance Program has eleven regional offices – ten for the continental United States and one in San Juan which services Puerto Rico and the Virgin Islands.

The primary function of the regional office is agent training and education through workshops and individual agency visits. Other services provided by the regional office are similar to those provided by an insurance company field person.

The regional offices do not handle processing nor do they have policy files at their locations; however, the regional staff may be able to assist with problems of a general nature and are available to answer agent's questions.

## NFIP REGIONAL OFFICES

Region I 62 Staniford St. Boston, MA 02114 (617) 367-4740	Thomas B. Gann, Manager Jane Desaulniers, Regional Rep.	Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island, Vermont
Region II 77 N. Centre Avenue Rockville Centre, NY 11570 (516) 766-3222	Joseph Eisemann, Manager Denise Sutch, Regional Rep.	New Jersey, New York
Region III 322 Lafayette Building 5th and Chestnut Philadelphia, PA 19106 (215) 922-6936	Frances Pommer, CPCU, Manager Abby Hunter, Assistant	Delaware, District of Columbia, Maryland, Pennsylvania, Virginia, West Virginia
Region IV 2840 Mt. Wilkinson Parkway Suite 180 Atlanta, GA 30339 (404) 432-9528	Dorothy Garrett, Manager Christine Chambers, Assistant	Alabama, Florida, Georgia, Kentucky, Mississippi, North Carolina, South Carolina, Tennessee
Region V 20 N. Wacker Drive, Suite 1423 Chicago, IL 60606 (312) 263-5130	Carl Fowler, Manager Betti Gene Patterson, Assistant	Illinois, Indiana, Michigan, Minnesota, Ohio, Wisconsin
Region VI 211 Highland Cross, Suite 121 Houston, TX 77090 (713) 440-4411	George Harvey, Manager V.J. Derrington, Assistant	Arkansas, Louisiana, New Mexico, Oklahoma, Texas
Region VII 3675 South Noland Road Suite 220 Independence, MO 64055 (816) 254-2270	Herman Skaggs, Manager Laura SoldanEls, Assistant	Iowa, Kansas, Missouri, Nebraska
Region VIII 134 Union Blvd., Suite 210 Denver, CO 80228 (303) 986-4597	James R. Quinn, Manager Peggy Batt, Regional Rep.	Colorado, Montana, North Dakota, South Dakota, Utah, Wyoming
425 Region IX 351 California Street, Suite 2401 San Francisco, CA 94104 (415) 788-1022	Peter Phillips, Manager Kathy Follis, Assistant	Arizona, California, Nevada, Guam, Hawaii
Region X Northway West Building, Suite 401 10700 Meridian Avenue No. Seattle, WA 98133 (206) 365-3886	Gordon Hastings, CPCU, Manager Susie Harris, Assistant	Alaska, Idaho, Oregon, Washington
Region XI Mercantil Plaza Bldg., Suite 804 Hato Rey, PR 00918 (809) 759-7015	Margarita Nevarez, Manager	Puerto Rico, Virgin Islands

# GENERAL RULES AND DEFINITIONS

GENERAL RULES (GR)

## GENERAL RULES AND DEFINITIONS

The National Flood Insurance Program (NFIP) provides communities and individuals with flood hazard information and provides flood insurance to property owners in participating communities. Because of the hazardous nature of floods, this type of insurance is generally not available elsewhere.

Flood or the condition of flooding is defined as:

### FLOOD

1. A general and temporary condition of partial or complete inundation of normally dry land areas from:
  - a. The overflow of inland or tidal waters;
  - b. The unusual and rapid accumulation or runoff of surface waters from any source;
  - c. Mudslides (i.e., mudflows) which are proximately caused by flood, as defined above, and are akin to a river of liquid and flowing mud on the surface of normally dry land areas, as when earth is carried by a current of water and deposited along the path of the current.
2. The collapse or subsidence of land along the shore of a lake or other body of water as a result of erosion or undermining caused by waves or currents of water exceeding the cyclical levels which result in flood, as defined above.
3. Sewer (drain) backup, which is covered *only* if it is caused by flood, as defined above.

Flood insurance can be purchased to protect an eligible building and personal property located in a participating community against "direct physical loss by flood."

The insurance policy describes the insurance protection.

Flood insurance covers *direct physical loss by flood* or, in other words, any loss in the nature of actual loss of, or physical damage (evidenced by physical changes) to the insured property (building or personal property) which is directly and proximately caused by a "flood" while the insured property is located (1) at the property address shown on the application for insurance and (2) for 45 days, at another place above ground level or outside of a special flood hazard area to which any property shall necessarily be removed in order to protect and preserve it from a flood or from the imminent danger of flood (provided, personal property so removed is placed in a fully enclosed building or otherwise reasonably protected from the elements to be insured against loss); in which case the reasonable expenses incurred by the insured including the value of the insured's own labor at prevailing Federal minimum wage rates in moving the insured property away from the peril of flood and storing the property at the temporary location shall be reimbursed to the insured.

The term *direct physical loss by flood* shall not include compensation for loss of access, loss of use, loss of profits, or loss resulting from interruption

of business, profession or manufacture, or reimbursement for the additional living expenses, incurred by reason of having to live in rented quarters while the insured building is being repaired or replaced, or allowance for any increased cost of repair or reconstruction as a result of any ordinance regulating reconstruction or repair, or other economic loss, etc.

<b>One Building Per Policy</b>	No policy may be issued to cover more than the one building (or mobile home on foundation) described in the application.
<b>No Blanket Insurance</b>	Blanket insurance, one amount of insurance on more than one building or on the contents of more than one building, <i>is not permitted</i> . An application written on a blanket coverage basis is not valid and <i>any policy issued on the basis of that application is not a valid flood insurance policy</i> .
<b>Specific Insurance</b>	A separate policy must be issued for each building (specific amount). The same policy may also cover contents (specific amount), when the insured has an insurable interest in both the building and its contents; or the policy may cover the contents only (specific amount) of a building.
<b>Tenants Contents</b>	A separate policy must be issued to each tenant to cover the contents of each tenant's unit in a multi-unit building.
<b>Standard Flood Insurance Policies</b>	<p><b><i>Dwelling Form.</i></b> The dwelling form is the policy issued to insure building and/or residential contents on a single family or a 2-4 family dwelling. The dwelling form also applies to a separately insured building which services a single family or 2-4 family dwelling, such as a garage with an apartment, etc. (See also Appurtenant Private Building Extensions, GR6.)</p> <p><b><i>General Property Form.</i></b> The General Property form is the policy issued to insure a building and/or contents on other residential or non-residential buildings.</p>
<b>*Waiting Period</b>	<p>A policy's effective date and the waiting period for a new policy are as follows:</p> <p><b><i>No Transfer of Title.</i></b> The effective date of a new policy shall be 12:01 a.m. (local time) on the fifth calendar day after the application date and the presentment of payment of premium. (For example, a flood insurance policy applied for, with the payment of the premium on April 3, would become effective at 12:01 a.m. on April 8.)</p> <p><b><i>Transfer of Title.</i></b> Where property is conveyed, any new coverage with respect to the property shall be effective as of the time the title to the property is transferred to the purchaser when the flood insurance policy is applied for and the presentment of payment of premium is made at or prior to the transfer of title (Application date April 3; transfer of title April 3, 3:00 p.m.; effective date April 3, 3:00 p.m.).</p> <p><b><i>Community's Initial Entry into the Emergency or Regular Program.</i></b> During the 30-day period which follows a community's initial eligibility for flood insurance under the Emergency Program or the Regular Program, the effective date of any new flood insurance coverage shall not be earlier than 12:01 a.m. of the day following the application date and the presentment of payment of premium. (Application date April 3, effective date April 4.)</p>

Presentment of premium is determined by the date of receipt of premium at the offices of the NFIP or the date of certified mail, or in the case of transfer of title, when the premium is paid at the settlement or closing.

**Presentment of Premium**

Agents are encouraged to submit a Flood Insurance application and its premium payment by certified mail when the possibility of flooding appears to be imminent. Certified mail will also assure the earliest possible effective date in the event that the application and premium payment are received by the NFIP beyond ten days of the application date. (Certified mail with return receipt is not necessary.)

**Certified Mail**

As set forth in the Flood Insurance Application form, coverage is provided for an initial policy term of one or three years and for successive terms of one or three years, provided the premium for each succeeding term is paid in full and received by the NFIP prior to the expiration of the then-current term. *Each such premium shall be calculated at the then-current rates.* (See also Policy Renewals, PR1.)

**Policy Term**

For a building currently insured by the seller of the building, the seller's flood insurance policy can be assigned in writing to the purchaser upon transfer of title without the written consent of the insurer. (Use the General Change Endorsement form to record the assignment.) A policy issued on a building in the course of construction (builders' risk) cannot be assigned. A policy insuring contents only cannot be assigned.

**Assignment**

An agent should receive a policy for delivery to the insured, or correspondence concerning the application, within three weeks of the mailing of an application to the NFIP. If this is not the case, the agent should telephone the NFIP to make sure the application was received. (Phone numbers are shown on REF3.)

**Policy Not Received**

A loss in progress is not covered. The policy does not cover claims resulting from damage which is already in progress on the effective date of the policy.

**Loss in Progress**

Flood insurance *cannot* be written on a continuous basis. A policy *can be renewed* by the receipt of the renewal premium by the NFIP before the expiration date. For a renewal premium payment on or after the last day of the policy term shown on the Declarations page, see the Policy Renewal Chapter of the Manual.

**Policy Expiration**

The Standard Flood Insurance Policy will *not* be renewed unless the renewal premium payment is received prior to the expiration date. The insurer is under no obligation to send a renewal notice to the payor or the insured. The servicing agent for the program sends out computer-generated notices offering the insured a renewal in an effort to maintain a high policyholder retention rate. If the agent or the insured does not receive a Renewal Declarations page within three weeks of the policy expiration date, the agent should phone the NFIP to make sure the renewal payment was received. (See also the Policy Renewal Chapter of this Manual.)

**Renewals**

If, during the term of the policy, the participation in the NFIP of the community in which the insured property is located ceases, the policy shall be deemed to be voided effective the end of the policy year in which cessation

**Policy Voidance**

occurred and shall not be renewed. In the event the voided policy was for a term of three years, a refund of any premium applicable to the remainder of the policy shall be made to the insured.

**Actual Cash Value** All claims under the NFIP are adjusted on the basis of actual cash value except as indicated under Single Family Replacement Cost below.

**SINGLE FAMILY REPLACEMENT COST** Replacement cost is available under the building coverage for a single family dwelling, *excluding a mobile home or appurtenant building*, provided that the dwelling is the *principal residence* of the insured.

Replacement cost coverage provisions do not apply to a condominium unit in a vertical building having one or more condominium units in it not contiguous to the ground.

A single family dwelling qualifies as the principal residence of the insured provided that, at the time of loss, the named insured or the named insured's spouse has lived in the dwelling for either (1) 80 percent of the calendar year immediately preceding the loss; or (2) 80 percent of the period of ownership of the insured dwelling, if ownership is less than one year.

The replacement cost provision automatically applies when the amount of insurance on the dwelling is equal to the lesser of the following conditions:

1. At least 80 percent of the replacement cost of the structure at the time of loss.
2. The maximum amount of insurance available under the NFIP at the time of a policy's issuance or subsequent renewal.

In no event can the loss settlement described in the paragraphs above exceed the building coverage amount of insurance purchased. See the Standard Flood Insurance Dwelling form with regard to dwelling equipment or attachments that are excluded from the replacement cost coverage.

**DEDUCTIBLES** The policy contains mandatory deductible clauses applicable separately to building and contents.

**Standard Deductible.** With respect to loss resulting from a flood to a building or the contents of that building, including the cost of building and/or contents debris removal, the NFIP shall be liable only for the amount of the loss in excess of \$500. The deductible shall apply separately to building coverage (including debris removal) and to contents coverage (including debris removal).

**Example:**

Building Loss	\$5,000	Contents Loss	\$3,000
Debris Removal	+800	Debris Removal	+100
Total Loss	\$5,800	Total Loss	\$3,100
Deductible	-500	Deductible	-500
Payment	\$5,300	Payment	\$2,600
TOTAL PAYMENT		\$7,900	

**Optional Deductible (FIRM Zones V and V1-V30).** An optional deductible in the amount of \$3,000 is available for 1981 Post-FIRM V-Zone construction. The use of this deductible is explained in the RVA chapter of this Manual.

In the case of reasonable expenses incurred by the insured in the temporary removal of a mobile home or insured contents from the insured premises and away from the peril of flood, the amount of the deductible shall be \$50.00.

A building is a walled and roofed structure that is principally above ground and affixed to a permanent site, as well as a mobile home on a foundation.

A building is walled and roofed when it has in place two or more exterior rigid walls, is roofed and is fully secured so that the building will resist flotation, collapse, and lateral movement.

Principally above ground is defined as meaning at least 51 percent of the actual cash value of the building, including machinery and equipment which are part of the building, is above ground level.

A building must be adequately anchored to prevent flotation, collapse, or lateral movement.

A mobile home on a foundation is a building with one or more mobile sections designed for transport to a permanent site and is now anchored to the permanent site and connected to the required utilities. It does not include items designed to be vehicles, such as busses, recreational vehicles or travel trailers, even if they are set on a foundation with their wheels removed. (See GR8.)

To be considered as a single building, the building must be separated from other structures by intervening clear space or solid, vertical, load-bearing division walls, or subject to one of the following rules.

**Building Code Rule.** The building meets the building code as being a separate building, has separate legal description and title, and is generally considered to be one building for fire insurance purposes.

**Vertical Load-Bearing Division Wall Rule.** In those cases where a building, which is considered to be one structure for fire insurance or other purposes, is separable by solid, vertical, load-bearing walls from its lowest level to its highest ceiling, the divisions between such solid, vertical, load-bearing walls may be insured as separate buildings, provided that: (1) all divisions are separately insured for representative amounts of flood insurance (that is, each division's share of the total replacement value of the entire building); (2) the mortgagee is agreeable to the separate flood insurance coverage on each division in such building; and (3) each flood insurance policy clearly describes and designates each particular building.

**Row House/Town House Exception Rule.** Flood insurance for a residential unit of a multiple-unit complex may be written under a dwelling policy as a single building, regardless of whether the unit is

*if told to evacuate*  
Removal Expense/  
Deductible \$50.00

## BUILDING DEFINITIONS

Walled and Roofed

Above Ground

Anchored

Mobile Homes –  
Anchored

Single Building  
Rules

separated from other residential units by intervening clear space or masonry division walls provided that it is a self-contained, separately titled, single family dwelling unit contiguous to the ground, having a separate legal description, and regarded as a separate property for other real estate purposes (that is, has most of its own utilities and may be deeded, conveyed, and taxed separately).

**Basement** A basement is the lowest level or story which has its floor subgrade on all sides.

**Unfinished Basement** An unfinished basement is a basement used for storage purposes only and does not meet the definition of a finished basement.

**Finished Basement** A finished basement is a basement having more than 20 linear feet of finished walls (paneling, etc.), or equipped for use as a kitchen, dining room, family room, recreation room, bedroom(s), office, or other such uses as professional, private school, studio occupancies, or a workshop.

**Lowest Floor** A building's lowest floor is the floor or level (including basement) which is used as the point of reference when rating a building. (See also DB2.)

**Floodproofed Building** Refer to the floodproofing procedures in this section (GR19) and the Elevation Certificate Chapter of this manual.

**Appurtenant Private Building Extensions** The only appurtenant private building extensions covered under the 1982 Standard Flood Insurance Policy forms are detached garages or carports that service the insured 1-4 family dwelling described in the policy and which are located on the described premises. The garage or carport must be used only as an area for parking vehicles and for storing articles and equipment used in connection with the premises. Boathouses are not covered. (See also One Building Per Policy, and Specific Insurance rules (GR2).)

**CONDOMINIUM – General Definition** A condominium building may be a vertical multiple-unit building or a town house or row house in which individuals purchase and are deeded ownership to that portion of the building occupied by them as well as an undivided ownership in common with other unit owners for shared areas and facilities within that building. Essentially, a condominium owner usually owns exclusively a defined area of air space and everything within. The remaining property, such as walls, roofs, floors, stairways, etc., are commonly owned. Other commonly owned property may include lobbies, lawns, parking areas, and other facilities beyond the exterior walls of the building.

**Condominium – NFIP Classification** A condominium dwelling unit constructed as a traditional town house or row house is considered for flood insurance purposes to be a single family dwelling, and the individual unit may be separately insured. When the condominium is not the traditional town house, row house, or single family residence (i.e., any condominium building with five or more units in it), flood insurance should be purchased through a General Property form flood insurance policy. If the condominium owner's association does not have adequate flood insurance, a unit owner may purchase insurance for the unit and contents.

When a town house, row house, or other unit owner purchases a separate policy (Dwelling form) the amount of insurance collectible is limited to the legal maximum for a single family dwelling. In the case of condominium ownership, a policy written on the Dwelling form is to be written in the name of the insured and the association as their interests may appear.

A policy may be issued to cover a new building in the course of construction, or construction which is a substantial improvement to an existing building, for the convenience of the owner, builder and the mortgagee, even though there is no coverage in force until the building is roofed and walled but not necessarily finished on all exterior walls. A policy so issued cannot be assigned to another insured (the buyer), and the policy cannot be renewed. A new policy must be applied for by the builder, owner or buyer to provide insurance for additional policy terms.

To purchase insurance on a building under construction in a Special Flood Hazard Area, the insurance application should be accompanied by the Elevation Certificate. (Refer to the Elevation Certificate Chapter of this Manual for instructions.)

If the property is located in FIRM Zones A, AO, AH, A1-A30, V, and V1-V30, a policy is issued on the basis of the community's pre-construction survey letter or certification cannot be renewed without an Elevation Certificate.

Coverage may be secured in one of two ways:

1. The initial amount of insurance on the building may equal the anticipated value of the completed building up to available limits of coverage under the program.
2. The amount of flood insurance may be predicated upon the course of construction commensurate with loan disbursement of work progress by increasing the amount of coverage using the General Change Endorsement form as construction progresses.

**NOTE:** Building materials or supplies intended for use in such construction, alteration, or repair are not insurable unless such materials are contained within an enclosed building on the premises or adjacent to the premises. (For further details, see Insurance Policy language.)

Determination of the number of dwelling units and the type of occupancy, either residential or non-residential, and incidental occupancy provisions are described in the following paragraphs.

A residential single family dwelling is permitted incidental office, professional, private school, or studio occupancies, including a small service operation (fewer than three workers) if such incidental occupancies are limited to less than 50 percent of the building's total floor area. Contents coverage for such incidental occupancies is available only under the General Property form as other than residential contents. (A separate policy is required.) For rating purposes in a single family dwelling, the residential contents are considered to be located throughout the entire building.

#### **BUILDINGS IN THE COURSE OF CONSTRUCTION**



*materials need to be inside*

#### **DETERMINATION OF BUILDING OCCUPANCY**

**Single Family**

Tie downs  
discript P.13

**Two to Four  
Family Dwelling**

A residential building (excluding hotels and motels with normal room rentals for less than six months duration) containing no more than four dwelling units is permitted incidental occupancies such as office, professional, private school, or studio space if the total area of such occupancy is limited to less than 25 percent of the total floor area within the building. One commercial occupancy, not exceeding 1,200 square feet, is also permitted and may be in addition to the permitted incidental occupancy. Coverage for contents of such incidental occupancies or the commercial occupancy is available only under the General Property form as other than residential contents. (A separate policy is required.)

**Other Residential**

A residential building, excluding hotels and motels with normal room rentals for less than six months duration and containing more than four dwelling units, is permitted incidental office, professional, private school, or studio occupancies, provided that the total area of such occupancies is limited to less than 25 percent of the total floor area within the building. Coverage for the contents of such incidental occupancies is available only under the General Property form as other than residential contents. (A separate policy is required.)

Where there is a mixture of commercial and residential dwelling units, the building is to be classified as OTHER RESIDENTIAL provided that: (1) 75 percent of the area within the building is residential; and (2) any commercial occupancies on the lowest level above the adjacent ground level or the lower level (basement) do not exceed a total of 1,200 square feet.

A hotel or motel where the normal occupancy of a guest is six months or more is to be classified as OTHER RESIDENTIAL.

A tourist home or rooming house which has more than four roomers is to be classified as OTHER RESIDENTIAL.

**Non-Residential  
Building**

A non-residential building includes, but is not limited to: small business concerns, churches, schools, farm buildings (including grain bins and silos), government buildings, mercantile structures, industrial plants, and warehouses.

A hotel or motel with normal room rentals for less than six months' duration is to be classified as NON-RESIDENTIAL.

**Appurtenant  
Structure**

A separate policy purchased to cover a garage or other appurtenant structure which is not a dwelling, shall be written as an other residential or non-residential structure depending on the use of the building. (See also Appurtenant Private Building Extensions, GR6.)

**SPECIAL TYPES  
OF BUILDING  
CONSTRUCTION**

The following building types warrant special attention:

**Mobile Home**

A mobile home insurable under the NFIP is defined as a transportable building of one or more sections, built on a permanent chassis, which is designed to be used with or without a permanent foundation when connected to the required utilities. It *does not* include vehicles such as busses,

recreational vehicles, or travel trailers, even if they are anchored to a foundation with their wheels removed.

To be insurable under the NFIP, a mobile home:

1. Must be on a permanent foundation. A permanent foundation for a mobile home may be a poured masonry slab or foundation walls, or may be piers or block supports, either of which support the mobile home so that no weight is supported by the wheels and axles of the mobile home.
2. Must be affixed to a permanent site (anchored) if located in a Special Flood Hazard Area. (Refer to definition of Building, GR5.) For flood insurance coverage, all *new* policies and subsequent renewals of those policies must be based upon the specific anchoring requirements identified below:

A mobile home located within a Special Flood Hazard Area must be anchored to resist flotation, collapse, or lateral movement by providing over the top frame ties to ground anchors or by meeting the community's flood plain management requirements. (See DB13 for special anchoring requirements.)

3. All mobile homes on foundations insured prior to October 1, 1982, can be renewed under the previously existing requirements.

A mobile home located in an identified Special Flood Hazard Area designated by FIRM Zones V, V1-V30, which is not located in a mobile home park or subdivision in existence and open for business prior to June 1, 1982, is not insurable under the National Flood Insurance Program.

A doublewide mobile home, which is designed and constructed as a modular or manufactured building, and which has axles and wheels used solely for transportation to the lot or construction site where it is assembled as a non-movable permanent building, is not classified as a mobile home under the NFIP.

Silos and grain storage buildings are insurable although they are of container-type construction.

Units that are primarily containers rather than buildings, such as gas and liquid tanks, chemical or reactor container tanks or enclosures, brick kilns, and similar units, and their contents, are not covered.

On or after October 1, 1982, the following rules will apply:

1. In view of their serious potential for sustaining flood damage, newly constructed or substantially improved buildings which have floors partially over water must be submitted for an underwriting decision and rating. Rates for these buildings may be very high, as the rates will be commensurate with the risk. An insurance application and pictures must be submitted to the NFIP for this determination. No coverage attaches until the NFIP approves the insurance application and the premium is received.

**Mobile Homes –  
New Policies  
Effective on or after  
October 1, 1982**

**Mobile Homes –  
Renewals**

**Doublewides –  
Special Construction**

**Silos and Grain  
Storage Buildings**

**Other Container-  
Type Buildings**

**Buildings Partially  
Over Water**

**Buildings Partially  
Underground**

2. Buildings and their contents including machinery and equipment which are part of the buildings, where 50 percent or more of the actual cash value of such buildings is below ground are not covered. Exception cases may be submitted for approval when the lowest level is at or above the base flood elevation or the adjacent ground level when there are no elevations on the map (for example when earth is being used as an insulation material in conjunction with new building techniques).

**Buildings  
Over Water**

3. Newly constructed or substantially improved buildings located entirely in or on water or seaward of mean high tide are not covered. To insure existing buildings, follow the instructions for Buildings Partially Over Water above.

**COVERAGE**

The appropriate policy form for the type of building or contents insured should be consulted for the details, conditions, provisions, limitations, and exclusions contained therein.

Refer to the Dwelling form concerning specific types of 1-4 family residential property which are either covered or not covered.

Refer to the General Property form concerning specific types of other residential and non-residential property which are either covered or not covered.

**Building Coverage**

Each building must be separately insured (one building per policy). Refer to page GR5 for definition of a single building.

**\*Not Covered**

Land values; lawns, trees, shrubs or plants, growing crops, or livestock; underground structures and equipment servicing the building including wells, septic tanks or septic systems; those portions of walls, driveways and other paved or poured surfaces outside the foundation walls of the structure; machinery and equipment affixed to the building not contained within the foundation walls of the described building or in the open are not covered.

**Mobile Home  
Removal**

The reasonable expense of temporary removal of an insured mobile home, which is in imminent danger of flooding, to a safe location, including the cost of removal, return and set-up, is reimbursable. This does include reasonable, temporary storage costs while away from the original property location for a period not to exceed 45 days.

**Contents Coverage  
Requirements**

Contents must be located in an eligible building which has walls on all sides of a rigid construction to confine the contents to the building during flooding. To provide coverage to contents located in eligible buildings which do not have walls on all exterior sides, the contents must be secured to prevent flotation out of the building during flooding. The flotation out of the building during flooding of any such contents shall establish the conclusive presumption that the contents were not reasonably secured to prevent flotation.

Where an insured has a mixture of personal property and business property within the same occupancy, the contents must be separately insured under the appropriate policy form for each class of property.

Motorized vehicles and equipment operated principally on property owned or rented by the insured and pertaining to the service of the insured's pro-

erty are covered, provided that they are not licensed for use on highways or other public thoroughfares and are located within an eligible building at the time of loss.

Contents located in silos or grain storage buildings are insurable.

Any insured who removes insured contents from a building which is in imminent danger of flooding may be reimbursed for reasonable expenses involved in such removal and/or temporary storage under contents removal expense coverage.

**Contents Removal**

Contents specifically covered by other flood insurance, except for the excess value of such property above the amount of such insurance, are not covered.

**Contents Not Covered**

Motorized vehicles, motor vehicles, motorized equipment, automobiles, and self-propelled vehicles or machines are not eligible for coverage, if the vehicles are not used to service or maintain the premises (vehicles in a showroom are not covered), or if they are licensed for use on highways or other public thoroughfares. Additionally, eligible motorized vehicles, etc. which are not inside of an eligible building at the time of loss are not covered.

Accounts, bills, currency, deeds, evidences of debt, money, coins, medals, postage stamps, securities, bullion, manuscripts, or other valuable papers or records are not covered.

Aircraft and motor vehicles (other than motorized equipment pertaining to the services of the premises and not licensed for highway use) including their parts and equipment, trailers on wheels, watercraft including their furnishings and equipment are not covered.

Contents located in buildings which do not have walls on all exterior sides are not covered, unless the contents are secured to prevent flotation out of the building during flooding.

Flood insurance may be written only in participating communities for an individual, partnership, corporation, association, or another legal entity having an insurable interest in the insured property. Only eligible buildings and their contents shall be insured. Each building insured requires a separate policy.

**INSURABLE INTEREST**

Individuals and businesses buying, building, or improving property located in identified areas of special flood hazards within participating communities are required to purchase flood insurance as a prerequisite for receiving any type of direct or indirect Federal financial assistance (e.g., any loan, grant, guaranty, insurance, payment, subsidy, disaster assistance, loan or grant) when the property is the subject of or security for such assistance.

**Mandatory Purchase**

Copies of the lender's mandatory purchase guidelines may be obtained by writing to the NFIP.

The copy of the Application form (labeled "Mortgage Certification Copy") and a copy of the premium payment shall serve as sufficient evidence of proof of purchase for loan transactions.

**Proof of Purchase**

**Mortgagee Clause** The mortgagee clause is applicable to buildings only, and the mortgagee or trustee's name and address must be included in the Flood Insurance Application form submitted for the policy.

**Loss Payable Clause** The loss payable clause is applicable to contents only, and the loss payee should be named in section ⑦ on the Flood Insurance Application form. (In those cases where there is a second mortgagee on the building and a loss payee on the contents, complete a General Change Endorsement form naming the loss payee, attach and submit it with the Application.)

**AGENT PROCESSING INFORMATION – GENERAL** The agent must determine whether a community is eligible for flood insurance before attempting to sell flood insurance in any area and must secure the community number for use on the Flood Insurance Application. This information may be obtained by calling the NFIP for assistance.

**Alternative Application** If an agent does not have a supply of Flood Insurance Applications, a photocopy of the application may be used pending receipt of a supply of applications.

**Binders** No oral binder or contract shall be effective. No written binder shall be effective unless issued with the express written authorization of the Federal Insurance Administrator.

**Expense Constant** The expense constant is charged on all policies issued, both new and subsequent renewals, and is fully earned on the effective date of the policy and shall not be refunded.

**Agent/Broker Commissions** The earned commission which is paid to any property or casualty insurance agent or broker duly licensed by a state insurance regulatory authority, with respect to each policy or renewal the agent duly procures for an insured, shall not be less than \$10.00 and is computed as follows:

1. *In the case of a new or renewal policy*, the following commissions shall apply based on the total premium paid for the policy term:

Policy Term	Premium Amount	Commission
One Year	First \$2,000	15%
	Excess of \$2,000	5%
Three Year	First \$6,000	15%
	Excess of \$6,000	5%

2. *In the case of mid-term increases in amount of insurance added by endorsement*, the following commissions shall apply based on the total premium paid for the increased amounts of insurance:

Premium Amounts	Commission
First \$2,000	15%
Excess of \$2,000	5%

The National Flood Insurance Act of 1968, as amended, prohibits the payment of flood insurance claims on properties officially declared to be in violation of Section 1316 of the Act. Therefore, if the lowest floor elevation of Post-FIRM construction or substantial improvement is below the base flood elevation for the area, the applicant for his/her own protection should obtain a certification (that is, a copy of the variance) from the appropriate community official that the property has not been officially declared to be in violation of state and local flood plain management requirements.

## Warning to Agents and Applicants

A separate policy is required for each building.

## Separate Policy

If the insured building and contents are for the same insurable interest, one policy should be issued for both building and contents unless there is a mix of personal and business contents. The purchase of building coverage is not a prerequisite for the purchase of contents coverage.

In rental units, a separate policy is required by each tenant to insure the tenant's property. The residential tenant may apply up to 10 percent of the amount of insurance on household contents to cover interest in loss to improvements, alterations, and additions to the building.

The agent should urge the applicant to carry insurance to value up to the maximum amounts available. In the case of a minimum premium policy the agent should advise the insured of the maximum amount of coverage available for that premium.

## Insurance To Value

If the client should insist on the purchase of only minimum insurance protection the following are the lowest amounts of insurance that should be considered:

## Minimum Amounts of Coverage

### 1-4 Family Residence

\$7,500 on Residential Building

\$3,000 on Residential Contents (only if owner occupied)

### Other than 1-4 Family Residence

\$10,000 on Building, Residential or Non-Residential

\$ 5,000 on Contents, Residential or Non-Residential (only if owner occupied)

### Tenant Residential Contents

\$2,000

In determining minimum amounts of insurance, the agent should consider the \$50.00 minimum premium.

The manual rules and the appropriate policy form for the type of building or the contents which are to be insured should be consulted for details of the conditions, provisions, limitations, and exclusions.

## Coverage Conditions

Small business is defined as any concern having (with its affiliates) assets not in excess of \$5 million, net worth not in excess of \$2.5 million and an average net income, after Federal income taxes, for the preceding two years not in excess of \$250,000 (computed with carryover loss). Different

## Small Business

amounts of insurance are available to small businesses that are not available to other non-residential risks.

**Disaster Assistance** Disaster assistance is defined as any form of Federal disaster assistance loan or grant and any general or special revenue sharing or formula grants made to states as a result of a declared disaster.

Recipients of disaster assistance for buildings or contents located in identified Special Flood Hazard Areas are required to purchase flood insurance as a condition of receiving disaster assistance. The flood insurance purchased must remain in force or the recipient will not be eligible for future disaster assistance.

In communities that have been identified as having Special Flood Hazard Areas, but which have chosen not to participate in the NFIP, disaster assistance is generally not available.

**Premium Payment** Payment of the full policy premium must be made at the time of application or renewal. Payment must be made payable to the National Flood Insurance Program or NFIP.

**Minimum Premium** The minimum premium per policy (expense constant included) shall be \$50.00 per policy for a prepaid term of either one or three years.

**Whole Dollar Premium** A premium calculation shall be rounded to the nearest whole dollar, with a premium involving \$.50 or more to be rounded to the next higher whole dollar.

**SUBMISSION OF APPLICATION – NEW BUSINESS** The application for flood insurance and its premium (paid by check, draft, or money order) must be mailed to the NFIP promptly to have the policy's effective date based on the application date plus the waiting period. (See REF2 for address.)

The payment of premium by an insured to an insured's agent or the issuance of premium payment by the agent does not constitute payment to the NFIP.

If the application and the premium payment are received at the NFIP within ten (10) days from the date of application, or are mailed by certified mail within four (4) days from the date of application, the waiting period will be calculated from the date of application.

If the application and premium payment are received after ten (10) days from the date of application or are not mailed by certified mail within four (4) days from the date of application, the waiting period will be calculated from the date of receipt by the NFIP.

**Certified Mail** Agents are encouraged to submit an application and its premium payment by certified mail when the possibility of flooding appears to be imminent. Certified mail will also insure the earliest possible effective date if the application and premium payment are received by the NFIP 10 days beyond the application date. (Certified mail with return receipt is not necessary.)

**Policy Not Received** An agent should receive a policy for delivery to the insured, or correspondence concerning the application, within three weeks of the mailing of an

application to the NFIP. If this is not the case, the agent should phone the NFIP to make sure the application was received. (For toll-free numbers, see REF3.)

In the event of a flood loss, the agent is required to complete a Notice of Loss form. (See the Claims Procedures chapter of this Manual.)

The NFIP provides communities and individuals with flood hazard information and provides flood insurance to property owners in participating communities. Because of the hazardous nature of floods, this type of insurance is generally not available elsewhere.

A community is any state, area, or political subdivision thereof, any Indian tribe or authorized tribal organization, any Alaska native village or authorized native organization which has the authority to adopt and enforce flood plain management regulations for the areas within its jurisdiction.

The Special Flood Hazard Area is the shaded area on a Flood Hazard Boundary Map (FHBM), or a Flood Insurance Rate Map (FIRM), which identifies an area which has at least a 1 percent chance of being flooded in any given year. Over a 30-year period, the life of most mortgages, there is at least a 26 percent chance that this area will be flooded. These areas are shaded on the FHBM, and darkly shaded on the FIRM. The FIRM also identifies these shaded areas as FIRM Zones A, AO, AH, A1-A30, A99, V, V1-V30.

The FHBM or FIRM for a community may be revised and reissued after its initial publication because of more current hazard information or to allow credit for a structural flood control project. The revised map will show the revision date, but the initial effective date of the FIRM still applies when determining Pre- and Post-FIRM construction.

A FHBM may be rescinded by FEMA for certain reasons. When this occurs, the community remains in the Emergency Program (if it were participating in the Program before the rescission), but the flood insurance purchase requirement is removed unless and until FEMA provides the community with an effective map. The effective date of the new map is the date the flood insurance requirement is reimposed.

A FIRM may be rescinded by FEMA for certain reasons. When this occurs, the Regular Program community may revert to Emergency Program status pending publication of a revised map. The effect of this action is to remove the flood insurance purchase requirement in the community unless and until FEMA provides the community with another effective map, either a FHBM or a FIRM. The date of the new map is the date on which the flood insurance purchase requirement is reimposed.

When a community is suspended from the NFIP, three-year policies run only to the end of the policy year. (Example: If the policy is in effect for 18 months when the community is suspended, the policy will be deemed void and a pro rata premium is returned at the end of the 24th month.) If the premium is returned, the policyholder will have to submit a new application to obtain coverage when the community is reinstated.

Claims Processing

**GENERAL  
INFORMATION  
ABOUT THE NFIP**

Community

Special Flood  
Hazard Area

Map Revisions

Rescinded Maps

Community  
Suspensions

**EMERGENCY PROGRAM**

The Emergency Program is intended primarily as an interim program to provide limited amounts of insurance at Federally subsidized levels on all construction, pending determination of detailed flood risk zones and base flood elevations.

**Flood Hazard Boundary Map**

An FHBM is usually the initial map of the community. The community's FHBM does not show base flood elevations. It is issued by FEMA for use by lenders and agents in determining whether individual properties are inside or outside Special Flood Hazard Areas. When issued, each FHBM is numbered with a community number, which identifies the community for which the map applies. Letter suffixes are used at the end of the community number to designate the revision of the map.

**Special Certification**

In Special Flood Hazard Areas identified by shading on the FHBM, the community is required to use the best and most current source available to determine base flood elevations for newly constructed buildings. On or after October 1, 1982, newly constructed buildings without a special certificate indicating that the lowest floor of a building is at or above base flood elevation (determined by a review and reasonable use of the best available data) will be subject to higher rates. (See Date of Construction, GR18.)

**REGULAR PROGRAM**

When FEMA makes a final determination of flood risk zones and base flood elevations, a FIRM is published. As of the date of publication of this initial FIRM, a participating community is converted to the Regular Program, and increased amounts of insurance become available. Buildings constructed after the effective date of the initial FIRM are classified as Post-FIRM construction and are charged rates given in the Post-FIRM section of this manual.

**Flood Insurance Rate Map**

The FIRM shows Special Flood Hazard Areas in which the purchase of flood insurance is required as a condition for Federal or Federally related financial assistance. These areas are identified by FIRM Zones A, AO, AH, A1-A30, A99, M, V, and V1-V30.

**Special Certification**

Generally, a community's Flood Plain Management Ordinance requires that all new buildings in Special Flood Hazard Areas be constructed so that the lowest floor elevation of the building is equal to or higher than the base flood elevation. (If a building has a basement, the basement floor is the lowest floor.) See Warning to Agents and Applicants concerning Post-FIRM construction having the lowest floor below the base flood elevation, GR13.

In Special Flood Hazard Areas identified by FIRM Zones A and V, the community is required to utilize the best and most current source available to determine base flood elevations for new buildings. On or after October 1, 1982, newly constructed buildings must have an elevation certificate indicating that the lowest floor of a building is at or above the base flood elevation determined by review and reasonable use of the best available data. (See Date of Construction, GR18.)

In Special Flood Hazard Areas identified by FIRM Zones AO, AH, A1-A30, and V1-V30, water depth or base flood elevations are printed on the FIRM. All new buildings (Post-FIRM) must be constructed so that the lowest floor elevation (including basement) is equal to or higher than the water depth or base flood elevation shown on the FIRM.

The symbols used to designate the Actuarial Rate Zones are as follows:

**ACTUARIAL  
RATE ZONES  
(FIRM ZONES)**

<b>ZONE SYMBOL</b>	<b>CATEGORY</b>
A	Area of special flood hazards in which the lowest floor elevation is required and an estimated BFE is optional.
A1-A30	Area of special flood hazards with base flood elevations determined. Zones are assigned according to flood hazard factors.
AH	Area of special flood hazards that have shallow flood depth (from one to three feet) due to ponding. Base flood elevations are shown on the FIRM.
AO	Area of special flood hazards that have shallow flood depths (from one to three feet) due to sheet flow. Base flood depths are shown on the FIRM.
A99	Area of special flood hazards where enough progress has been made on a protection system, such as dikes, dams, and levees, to consider it complete for insurance rating purposes.
V	Coastal high hazard area with wave action velocity waters that is inundated by tidal floods. Base flood elevations have not yet been determined.
V1-V30	Coastal high hazard area with wave action velocity waters that is inundated by tidal floods. Zones are assigned according to flood hazard factors.
B and C	These areas have been identified in the community flood insurance study as areas of moderate or minimal hazard from the principal source of flooding in the area. However, buildings in these actuarial rate zones could be flooded by severe, concentrated rainfall. The inadequacies of local drainage systems are not normally considered in the community's flood insurance studies. The failure of a local drainage system creates areas of high flood risk within these rate zones. These rate zones indicate flood areas where insurance is not required but should be purchased.
D	Area of undetermined, but possible, flood hazards.
M	Area of special mudslide hazards.
N	Area of moderate mudslide hazards.
C	Area of minimal mudslide hazards.
P	Area of undetermined, but possible, mudslide hazards.

Areas identified as subject to both flood and mudslide hazards will be designated by combining proper symbols. For example, the symbol MA would indicate an area subject to both special mudslide hazards or special flood hazards. Areas subject only to one hazard or where both hazards are minimal will be identified by only one symbol.

**DATE OF  
CONSTRUCTION –  
BUILDINGS**

The start of construction or substantial improvement for insurance purposes means the date the building permit was issued provided the actual start of construction, repair, reconstruction, or improvement was within 180 days of the permit date.

**DATE OF  
CONSTRUCTION –  
MOBILE HOMES**

The date of construction for a mobile home is different from a standard building and depends upon the location of the mobile home.

For mobile homes located in mobile home parks and subdivisions, the date of construction is the date facilities were constructed for servicing the mobile home site, or the date of the permit, provided that construction began within 180 days of the permit date.

For mobile homes *not* located in mobile home parks or a subdivision, but located on individually owned lots or tracts of land, the date of construction is the date the mobile home was permanently affixed to the site or the permit date if affixed to the site within 180 days of the date of the permit.

**PRE-FIRM  
CONSTRUCTION**

For the purpose of determining insurance rates, buildings for which the start of construction or substantial improvement was on or before December 31, 1974, or the effective date of the initial FIRM for the community, whichever is later, are considered Pre-FIRM construction.

**POST-FIRM  
CONSTRUCTION**

For insurance rating purposes, buildings for which the start of construction or substantial improvement was after December 31, 1974, or on or after the effective date of the initial FIRM for the community, whichever is later, are considered Post-FIRM construction.

**SUBSTANTIAL  
IMPROVEMENT**

Substantial improvement is defined as any repair, reconstruction, or improvement of a building, the cost of which equals or exceeds 50 percent of the market value of the building either before the improvement or repair is started, or before the damage occurred if the building has been damaged and is being restored. Substantial improvement does not include improvements for health, sanitary, or safety code specifications which are necessary solely to assure safe living conditions; or any alteration of a building listed on the National Register of Historic Places or a State Inventory of Historic Places.

**SPECIAL AO, AH  
RATING RULE**

For FIRM Zones AO and AH, the Flood Plain Management Standard for communities is as follows:

**FIRM Zone AO** – requires that the lowest floor of the building be at or above the Base Flood Depth printed on the community's FIRM. Depth Numbers are shown as (1 ft.), (2 ft.), or (3 ft.). When the Depth Number is not printed on the FIRM, a depth of at least 2 ft. is an acceptable standard unless modified by community ordinance or state law. The lowest floor elevation is the measured distance between the highest adjacent grade next

to the building and the lowest floor of the building. Highest adjacent grade is the highest natural elevation of the ground surface (prior to construction) next to the proposed walls of the building.

**FIRM Zone AH** – requires that the lowest floor of the building be at or above the Base Flood Elevation printed on the community's FIRM.

To qualify for Zone AOB/AHB rating, the insurance applicant *must* attach to the Application form a letter signed by a responsible community official certifying that the building's lowest floor is elevated at least one foot higher than the community's approved Flood Plain Management Standards, or a certification from a licensed engineer that states that the building's lowest floor is elevated at least one foot higher than the community's Flood Plain Management Standards.

If the building qualifies, enter AOB or AHB in the space for FLOOD INSURANCE RATE MAP ZONE in section (9) of the application form, and use the AOB or AHB rates.

Floodproofed buildings are designed so they are watertight, with walls substantially impermeable to the passage of water and with structural components which have the capability of resisting hydrostatic and hydrodynamic loads and effects of buoyancy that would be caused by flood depths, pressures, velocities, impact, and uplift forces associated with the base flood.

## FLOODPROOFED BUILDINGS

A building in a Regular Program community may be floodproofed in lieu of elevating. The two procedures available to a Regular Program community are:

**Option "a"** – the community must submit to FEMA a building code with detailed floodproofing specifications for the maintenance of minimum floodproofing standards for approval by FEMA. After approval, the community must maintain a record of the floodproofed elevation, base flood elevation, and date of construction (or building permit) for each floodproofed building. The community must maintain for public inspection, and furnish upon request, any certificates of floodproofing and information on the elevation to which the building was floodproofed. A letter setting forth this elevation and construction information, signed by the responsible community official, *must* be submitted with the application for flood insurance.

**Option "b"** – the community must require that, when a building is floodproofed, a registered professional engineer or architect certify that the floodproofing conforms with the minimum floodproofing specifications of FEMA, and also certify the floodproofed elevation, base flood elevation from the FIRM, and the date of construction, and furnish upon request any certificates of floodproofing and information on the elevation to which the building was floodproofed. An official copy of the certification or a letter signed by the responsible community official setting forth the record, *must* be submitted with the application for flood insurance.

<b>Non-Residential Buildings</b>	Non-residential buildings in all Regular Program communities may be floodproofed in lieu of elevating under either Option "a" or Option "b" above. Human intervention to accomplish floodproofing is permitted for non-residential buildings, but must be described as part of the floodproofing certification. Human intervention means "that water will enter the building when floods up to the base flood level occur, unless measures are taken prior to the flood to prevent entry of water (i.e., use of metal shields over doors and windows)."
<b>Residential Buildings</b>	Residential buildings may only be given a rate credit for floodproofing in Regular Program communities whose floodproofing requirements have been <i>specifically authorized</i> by FEMA. Only procedures identified under Option "b" above are permitted. The insurance agent should call the NFIP toll-free number to verify the community's status. Human intervention to accomplish floodproofing is NOT CREDITED.
<b>Zones A1-A30</b>	In FIRM Zones A1-A30, the floodproofed elevation must be at least one foot higher than the base flood elevation shown on the FIRM to qualify for a lower rate.
<b>Zone AH</b>	In FIRM Zone AH, the floodproofed elevation must be at least one foot higher than the base flood elevation shown on the FIRM to qualify for a lower rate (same rate as Zone AHB).
<b>Zone AO</b>	In FIRM Zone AO, the floodproofed elevation must be at least one foot higher than the base flood depth number printed on the FIRM to qualify for a lower rate (same rate as Zone AOB). If no base flood depth number is printed on the FIRM, a depth of at least 2.0 feet is an acceptable standard unless modified by community ordinance or state law.  <b>NOTE:</b> In AO Zones, the floodproofed elevation is the measured distance between the top of the floodproofing and the highest adjacent grade next to the building. Highest adjacent grade is the highest natural elevation of the ground surface prior to construction next to the proposed walls of the building.
<b>Zones A, V and V1-V30</b>	If FIRM Zones A, V and V1-V30, submit the Application form and Elevation Certificate to NFIP for rating and premium quotation.
<b>Rounding Rule</b>	If rounding is necessary in determining the elevation difference used for rating, the following procedures should be used: <ol style="list-style-type: none"> <li>1. If the base flood elevation is shown in feet, round the floodproofed elevation to the nearest foot. If the base flood elevation is shown in tenths of feet, the floodproofed elevation must also be shown in tenths of feet.</li> <li>2. The elevation difference should be rounded to the nearest <i>higher</i> elevation. Use 0.5 feet as the midpoint and always round up. (Example: +1.5 becomes +2; -0.5 becomes 0; -1.4 becomes -1; -1.5 becomes -1; -1.6 becomes -2.)</li> </ol>

To complete section ⑫ of the Application form, and to select the appropriate rates, the following procedures should be followed:

## Completion of Application

1. Refer to the Elevation Certificate, and enter in the area provided for LOWEST FLOOR ELEVATION.
2. Refer to the Elevation Certificate and enter the base flood elevation or depth number in the area provided for BASE FLOOD ELEVATION.
3. Enter the elevation difference in the area provided for DIFFERENCE TO NEAREST FOOT.
4. Check YES for the question IS BUILDING FLOODPROOFED.
5. Attach the Elevation Certificate to the Application form before submitting.

When computing a premium for such a floodproofed building, the following procedure shall be used:

1. Determine how far above the base flood elevation the building is floodproofed. (For example, the building will be floodproofed at +1 foot, +2 feet, and so forth above base flood elevation.)
2. Subtract one foot to determine the elevation to be used in computing the premium for the building.
3. Find the rate for the given building in the proper zone at the "adjusted" elevation.
4. Compute the premium as usual.

If a building is located in FIRM Zone AO or AH and meets the community's approved Flood Plain Management Standards, it can qualify for a FIRM Zone AOB or AHB rating and therefore a savings of the insurance premium. To qualify for this AOB or AHB rating, the building must be floodproofed to at least 1 foot above the minimum lowest floor elevation in the community's Flood Plain Management Standard. For example, if the building is located in FIRM Zone AO and the community's floodproofing standards have been approved to a level of 3 feet above grade level for the lowest floor of a non-floodproofed building, to qualify for Zone AOB or AHB rates, a building built with its lowest floor 1 foot above ground level must meet the following standards to qualify:

1. Be floodproofed to an elevation of 4 feet. (1 foot above the community's minimum standard of 3 feet above ground level.)
2. This floodproofing must be certified by a registered professional engineer or architect.
3. The certification must accompany the application for flood insurance.

# DRAWINGS OF BUILDINGS

DRAWINGS OF BUILDINGS (DB)

## DRAWINGS OF BUILDINGS

The flood insurance rate to be applied to a building in the National Flood Insurance Program is determined by establishing:

1. Whether the building is Post-FIRM construction or Pre-FIRM construction. (Refer to Chapter GR of this Manual for definitions.)
2. The building with regard to:
  - a. Building occupancy
  - b. Building type
  - c. Basement type

For purposes of the National Flood Insurance Program, distinctions have been made between the following building types:

### TYPES OF BUILDINGS

1. No basement
  - a. One floor
  - b. Split level
  - c. Two or more floors
2. Unfinished basement
  - a. Split level
  - b. Two or more floors
3. Finished basement
  - a. Split level
  - b. Two or more floors
4. Mobile home on foundation
5. V-Zone elevated buildings
  - a. With obstruction
  - b. Free of obstruction

The following definitions are relevant to these building types:

A *building* is a walled and roofed structure that is principally above ground and affixed to a permanent site. (See GR5.)

**Building**

A breakaway wall is a wall intended to collapse under stress without jeopardizing the structural support of the building. There are characteristics which may be used as guides in identifying breakaway walls and understanding their limited use.

**Breakaway Walls**

Breakaway walls are *designed to fail* without causing any damage to the structural integrity of the building and, therefore, are not connected to the building's support system (piers, piles, columns, braces, etc.). Areas so enclosed are *not* secure against forceable entry. For example, plywood sheets would be loosely toenailed top and bottom; brick or concrete masonry units are stacked loosely *without* grout, mortar or reinforcement. Stored boxes or furniture placed against breakaway walls must be avoided.

Walls that exceed these guidelines are non-breakaway walls.

Since geographic and individual site conditions and requirements vary, it is strongly recommended that community permit officials and/or construction design professionals be consulted about this type of construction.

**BASEMENT** A basement is that lowest level or story which has its floor subgrade on all sides.

**Finished (Habitable) Area** A finished area is an enclosed area having more than 20 linear feet of finished walls (paneling, etc.) or equipped for use as kitchen, dining room, living room, family or recreational room, or bedroom, or office, or professional or private school or studio occupancies, workshop, or other such uses.

**Unfinished Area** An unfinished area is an enclosed area used for parking vehicles and/or storage purposes only and does not meet the definition of a finished area. Sheet-rock (drywall) used for fire protection is permitted.

**Enclosed Area** An enclosed area is an area with at least 2/3 (two-thirds) of its perimeter composed of rigid walls. To determine the perimeter, use the least number of straight lines across open spaces (see diagrams on DB4 and 5).

**Lowest Floor** The lowest floor is the lowest floor (including basement) of the lowest enclosed area. The following modifications of the lowest floor definition are permitted in order to meet community permit practices:

1. *In Zones A, AO, AH, A1-A30, B, C, and D, and Emergency Program areas which are not oceanside building sites, the following exceptions apply:*

a. The floor of an unfinished enclosed area at ground level or above, which is a crawl space, or space within the foundation walls, useable as areas for building maintenance access, parking vehicles, or storing of articles and maintenance equipment (not machinery or equipment attached to the building) used in connection with the premises is not considered the building's lowest floor if the walls of the unfinished enclosed areas are constructed with openings (such as with parallel sheer walls, open lattice walls, discontinuous foundation walls, or combinations thereof) to facilitate the unimpeded movement of flood waters or the walls are breakaway walls.

b. The floor of an attached unfinished garage used for parking vehicles and storing articles and maintenance equipment used in connection with the premises is not considered the building's lowest floor provided that the area does not contain machinery or equipment which

is part of the building (attached to the building) and provided that the garage walls are constructed with openings (such as with parallel shear walls, open lattice walls, discontinuous foundation walls, or combinations thereof) to facilitate the unimpeded movement of flood waters, or the walls are breakaway walls.

The unimpeded movement of flood waters is imperative to equalize the hydrostatic pressure inside and outside of the walls of the building and/or garage.

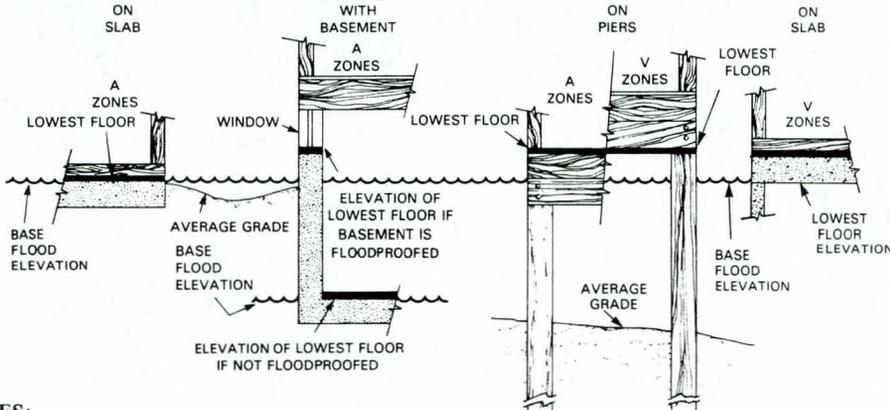
2. In Zones V and V1-V30, and Emergency Program areas which are oceanside building lots, the following exceptions apply:

a. For flood plain management purposes, the floor of an unfinished enclosed area is not considered the building's lowest floor if the area's walls are constructed as breakaway walls. However, for insurance rating purposes:

- i. The floor of an unfinished enclosed area less than 300 square feet is not considered the building's lowest floor if the walls are breakaway walls
- ii. The floor of an unfinished enclosed area equal to or greater than 300 square feet is considered the building's lowest floor even if the walls are breakaway walls

b. The floor of an unfinished enclosed area with walls made of insect screening or open wood constructed breakaway lattice work (regardless of the size of the area enclosed) is not considered the building's lowest floor

The lowest floor elevation is the elevation of the bottom of the floor beam of the lowest floor in Zones V, V1-V30. In all other zones, the lowest floor elevation is the elevation of the top of the lowest floor.



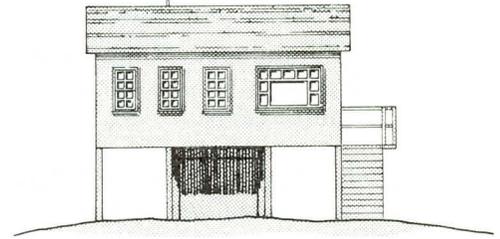
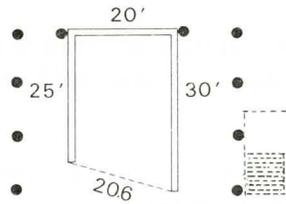
NOTES:

1. A Zones - A, AO, AH, A1-A30, A99, Emergency Program other than Oceanside Building Sites.
2. V Zones - V, V1-V30, Emergency Program Oceanside Building Sites (beach areas subject to wave action during severe storms).
3. Base Flood Elevation - The Base Flood Elevations are shown on the FIRM for Zones AH, A1-A30, V1-V30. For FIRM Zone A, V, and Emergency Program Special Flood Hazard Areas the community permit official or the builder has estimated this elevation by the reasonable interpretation of available data. Enter that estimated elevation in the space provided in Section I of the Elevation Certification for Base Flood Elevation. If this community permit official or the builder has not selected an estimated Base Flood Elevation, enter N.A.

## ELEVATED BUILDINGS

### Guide to Determine if an Elevated Building Has an Enclosed Area Underneath the Building's Lowest Elevated Floor

**DIAGRAM I**



$$\text{Walls} = 25' + 20' + 30'$$

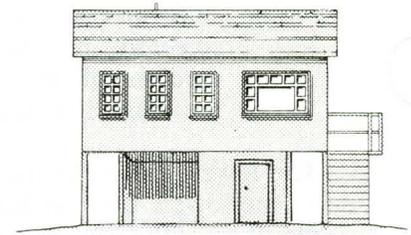
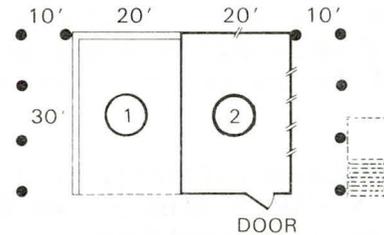
$$\text{Open} = 20.6'$$

$$\text{Ratio of Walled to Perimeter} = 75' / (75' + 20.6') = 78\%$$

Diagram I has one enclosed area.

- a. If an enclosed area is unfinished, no community variance is required and the lowest floor is the lowest elevated floor (see Special V Zone insurance rating exception on RVA1 and guidelines on DB14 and 15.)
- b. If an enclosed area is finished, a community variance is required and the lowest floor of enclosed area is the building's lowest floor.

**DIAGRAM II**



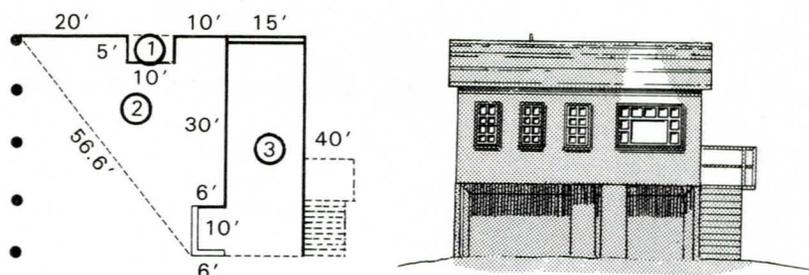
① Walls =  $30' + 20' + 30' = 80'$   
 Open =  $20'$   
 Ratio of Walled to Perimeter =  $80' / (80' + 20') = 80\%$

② Walls =  $30' + 20' + 30' + 20' = 100'$   
 Open =  $0$   
 Ratio of Walled to Perimeter =  $100' / 100' = 100\%$

Diagram II has two enclosed areas:

- a. Same as paragraph a. Diagram I
- b. Same as paragraph b. Diagram I

DIAGRAM III

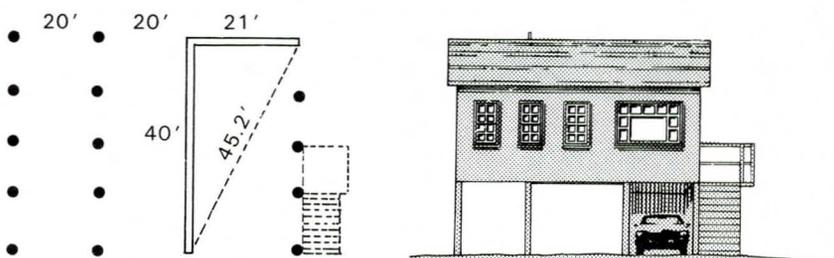


- ① Walls =  $5' + 10' + 5' = 20'$   
 Open =  $10'$   
 Ratio of Walled to Perimeter =  $20' / (20' + 10') = 67\%$
- ② Walls =  $20' + 5' + 10' + 5' + 10' + 30' + 6' + 10' = 96'$   
 Open =  $56.6'$   
 Ratio of Walled to Perimeter =  $96' / (96' + 56.6') = 62\%$
- ③ Walls =  $6' + 10' + 6' + 30' + 15' + 40' = 107'$   
 Open =  $15'$   
 Ratio of Walled to Perimeter =  $107' / (107' + 15') = 88\%$

Diagram III has two enclosed areas:

- a. Same as paragraph a. Diagram I
- b. Same as paragraph b. Diagram I

DIAGRAM IV



Walls =  $40' + 21' = 61'$   
 Open =  $45.2'$   
 Ratio of Walled to Perimeter =  $61' / (61' + 45.2') = 57\%$

Diagram IV does not show an enclosed area.

LEGEND:

- ● ● ● Post, Piers, or Piles
- Lines Across Open Spaces
- ⚡⚡⚡⚡ Solid Wall with Openings
- Solid Wall
- Solid Wall with Opening
- ▭ Breakaway Wall

## ELEVATED BUILDINGS

Shown below are guidelines for the proper rating of elevated buildings in Zones A, A1-A30, A99, AO, AH, B, C, and D

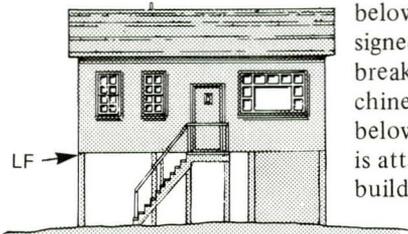
**EXAMPLES**  
(LF = Lowest Floor for Rating Purposes)

**Construction Type**

**Application Should Show:**  
(this example)

**Rating**

(A)



(See DB2 for full explanation.)

Unfinished enclosed area below lowest floor; designed with openings or breakaway walls; no machinery or equipment below lowest floor that is attached to the building.

10(B) – One Floor  
10(C) – None

**PRE-FIRM** – Use *without basement* rates for Zones A, A1-A30, A99, AO, AH, B, C, and D, or *no basement* elevation rates for Zones A1-A30 with lowest floor elevation certification. Contents and breakaway walls below the lowest elevated floor are not covered.

**POST-FIRM** – Use *without basement* rates for Zones A, A99, AO, AH, AOB, AHB, B, C, and D, or *no basement* elevation rates for Zones A1-A30 with lowest floor elevation certification. Contents and breakaway walls below the lowest elevated floor are not covered.

(1) Unfinished enclosed area; designed with openings or breakaway walls; no equipment below the lowest floor that is attached to the building.

(1) 10(B) – One Floor  
10(C) – None

(1) Same as example A above.

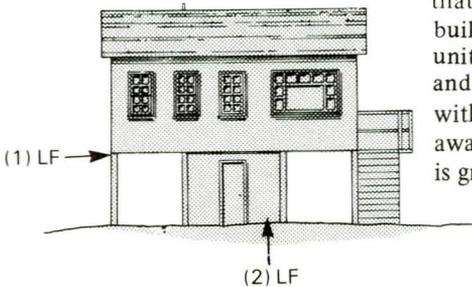
(2) Unfinished enclosed area of any size containing machinery or equipment that is attached to the building (air conditioning unit, water heater, etc.), and/or is not designed with openings or breakaway walls; lowest floor is ground level.

(2) 10(B) – Two Floors  
10(C) – Unfinished\*

(2) **PRE-FIRM** – Use *with unfinished basement* rates for Zones A, A1-A30, A99, AO, AH, B, C, and D, on unfinished basement elevation rates for Zones A1-A30 with lowest floor elevation certification.

**POST-FIRM** – Use *with unfinished basement* rates for Zones A, A99, AO, AH, AOB, AHB, B, C, and D, on unfinished basement rates for Zones A1-A30 with lowest floor elevation certification.

(B)



**\*NOTE** If unfinished enclosed area contains a shower, water well pump, auxiliary generating equipment and/or washer and dryer, the lowest floor for insurance rating is the lowest elevated floor. These building items and contents items are not covered. Your client should check with the local permit authority because a variance is needed for this type of usage.

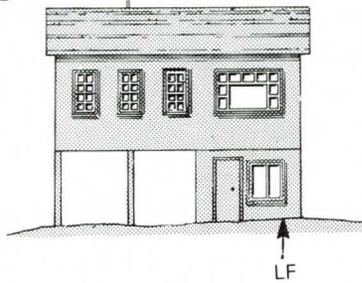
**EXAMPLES**  
(LF = Lowest Floor  
for Rating Purposes)

**Construction  
Type**

**Application  
Should Show:  
(this example)**

**Rating**

(C)



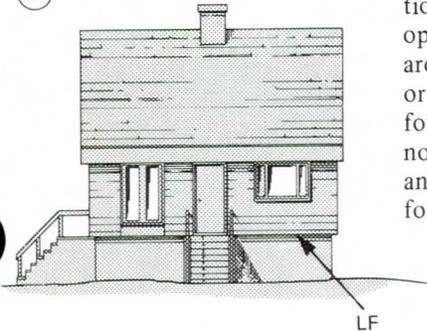
Finished area at ground  
level

10(B) – Two Floors  
10(C) – No Basement

**PRE-FIRM** – Use *without basement* rates for Zones A, A1-A30, A99, AO, AH, B, C, and D, or *no basement* elevation rates for Zones A1-A30 with lowest floor elevation certification.

**POST-FIRM** – Use *without basement* rates for Zones A, A99, AO, AH, AOB, AHB, B, C, and D, or *no basement* elevation rates for Zones A1-A30 with lowest floor elevation certification.

(D)



Solid load-bearing foundation walls designed with openings – An enclosed area that is a crawl space or air space within the foundation walls; contains no machinery or equipment and is usable only for access for building maintenance.

10(B) – One Floor  
10(C) – No Basement

Same as example A above.

**ELEVATED BUILDINGS**  
Zones A, A1-A30, A99, AO, AH, B, C, AND D  
Notes

Building Coverage *below the lowest floor* is limited to providing coverage to maintain utility service, access, and the structural soundness of the building. Therefore, utility pipes or wires, staircases (including entrance door and frame) supporting piers, piles, posts, extended foundation walls and load-bearing walls are covered. Examples of those building items not covered are breakaway walls, finished wall surfaces (painting, stucco, siding, tiles, exterior or interior paneling), heating equipment, water heaters, air conditioning equipment, air ducts, etc.

Contents located *below the lowest floor* are not covered.

**Buildings Rated as:**

**Comments on Coverage Limitations**

*No Basement, No Enclosure* or has Unfinished Enclosed area designed with openings or breakaway walls.

See above.

If the insured alters the building on or after June 1, 1982 by constructing a finished area or closes the opening so as to impede the free movement of flood water or attaches machinery or equipment to the building or change break-away walls to non-breakaway walls, of a Pre-FIRM or Post-FIRM building and does not endorse the policy and pay the higher premium required by the Post-FIRM construction manual rules, no building or contents coverage is extended to these areas. (Congress has authorized the NFIP to subsidize claims payments for flood damage to Pre-FIRM construction as a condition to encourage prudent building practices in flood-prone areas. These new limitations on coverage are intended to discourage alterations to buildings which increase the potential for flood damage.)

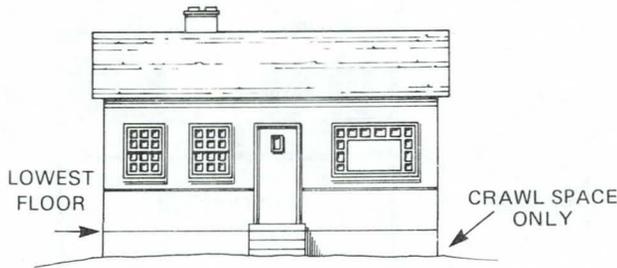
*Two or More Floors* – Unfinished Basement or Unfinished Enclosed area designed without openings and non-breakaway walls under an Elevated Building

See above.

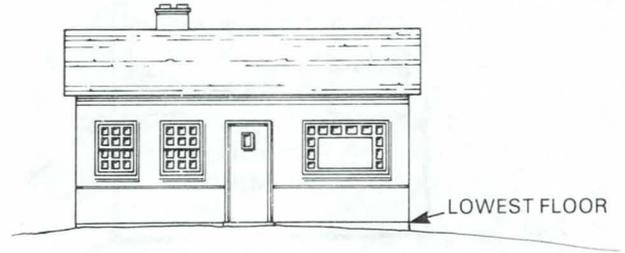
If the insured alters the unfinished area by constructing a finished area and does not endorse the policy and pay the higher premium required by the Post-FIRM construction manual rules, no building coverage is extended to cover these alterations (See Warning to Agents and Applicants GR13).

## ONE FLOOR NO BASEMENT

ONE STORY WITH CRAWL SPACE



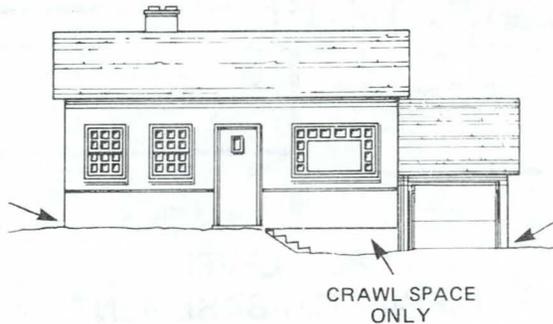
ONE STORY ON SLAB



### ONE STORY WITH ATTACHED GARAGE (OR DETACHED GARAGE\*) DESIGNED WITH BREAKAWAY WALLS OR WITH OPENINGS AT LOWER ELEVATION THAN PRINCIPAL BUILDING AREA

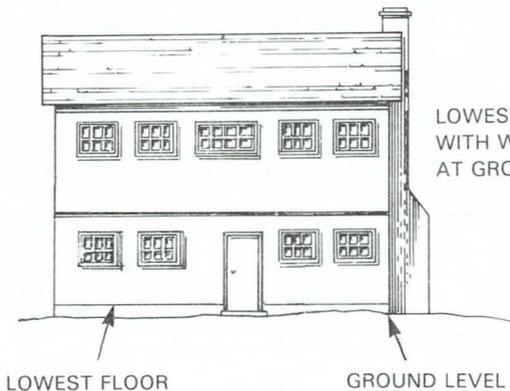
\*Appurtenant buildings other than detached garage must be insured under a separate policy.

LOWEST FLOOR FOR RATING ONLY IF THE GARAGE IS USED AS AN AREA FOR PARKING VEHICLE AND STORAGE OF ARTICLES AND MAINTENANCE EQUIPMENT USED IN CONNECTION WITH THE BUILDING. EQUIPMENT ATTACHED TO THE GARAGE SUCH AS A FURNACE OR HOT WATER HEATER MUST BE AT OR ABOVE THIS LEVEL TO BE USED FOR RATING.

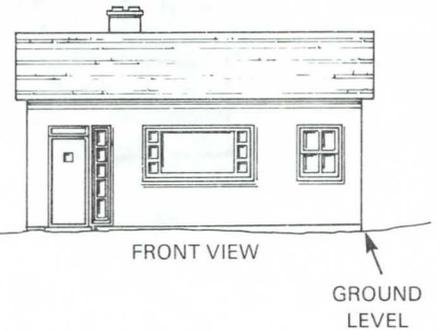
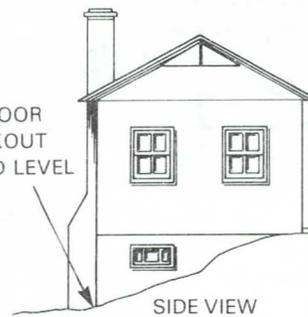


LOWEST FLOOR FOR RATING IF GARAGE DOES NOT MEET CRITERIA NECESSARY IN ORDER TO USE LOWEST FLOOR OF PRINCIPAL BUILDING AREA, CODE SECTION 10 (B) AND 10 (C) OF APPLICATION AS SPLIT LEVEL UNFINISHED BASEMENT AND RATE ACCORDINGLY.

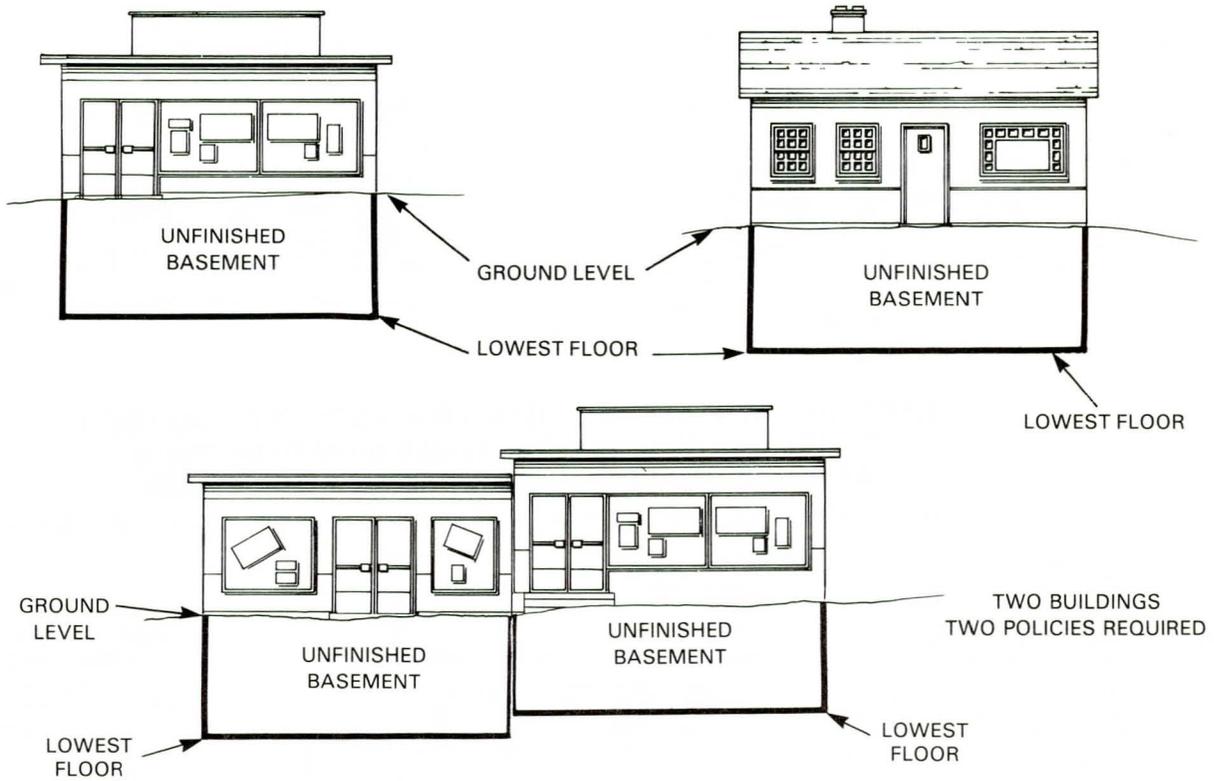
## TWO OR MORE FLOORS NO BASEMENT



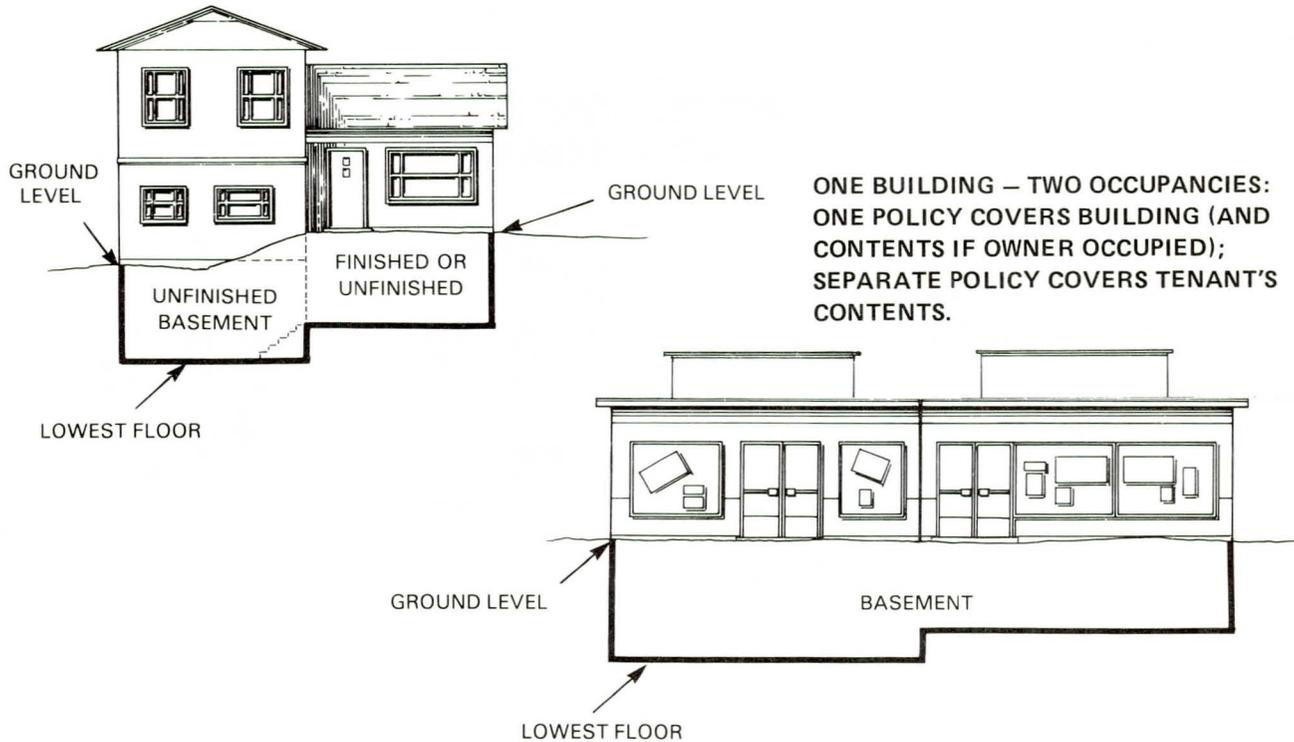
LOWEST FLOOR WITH WALKOUT AT GROUND LEVEL



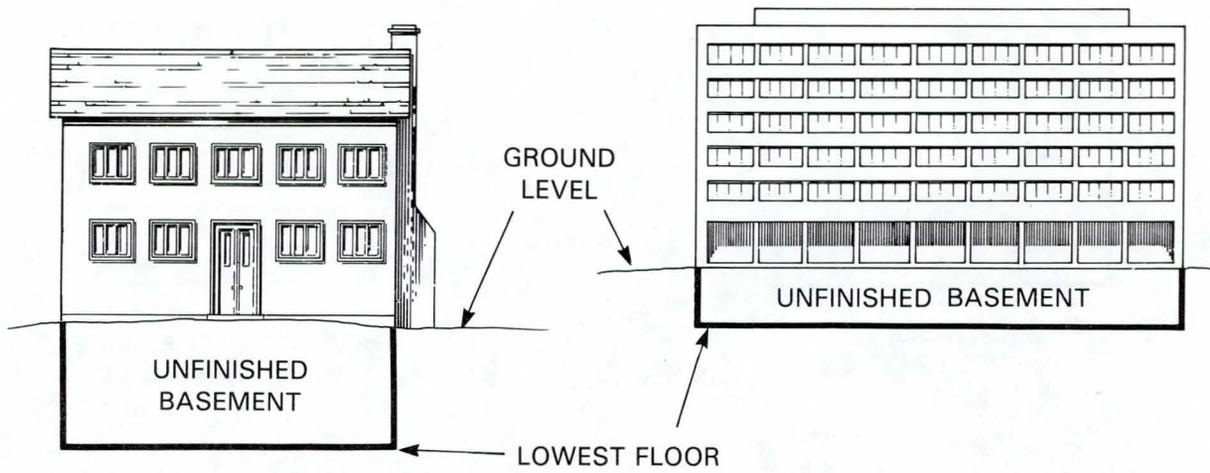
## TWO FLOORS UNFINISHED BASEMENT



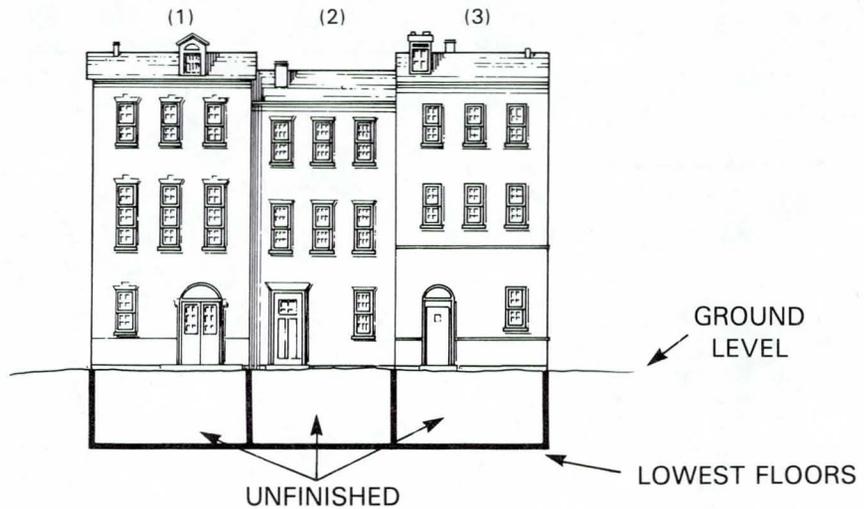
## SPLIT LEVEL UNFINISHED BASEMENT



## THREE OR MORE FLOORS UNFINISHED BASEMENT



## THREE TOWNHOUSES ROWHOUSES WITH BASEMENTS

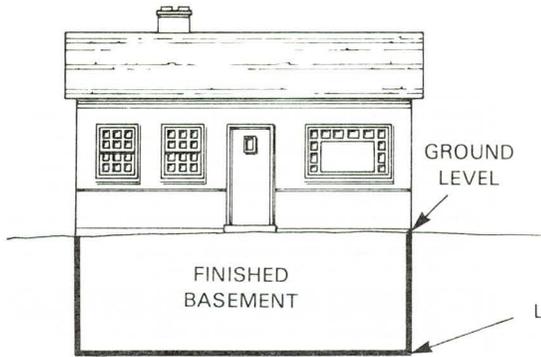


- (1) SINGLE FAMILY RESIDENCE  
—Rate Building as 3 or More Floors/Unfinished Basement
- (2) ONE APARTMENT ON EACH OF THREE FLOORS  
—Rate Building as Residential/Unfinished Basement
- (3) COMMERCIAL OCCUPANCY (LESS THAN 1,200 SQUARE FEET) ON FLOOR ABOVE BASEMENT WITH ONE APARTMENT ON EACH OF THE UPPER FLOORS  
—Rate Building as Residential/Unfinished Basement
- (3) COMMERCIAL OCCUPANCY BASEMENT AND FLOOR ABOVE WITH APARTMENT ON EACH OF THE UPPER FLOORS  
—Rate Building as Non-Residential/Unfinished Basement

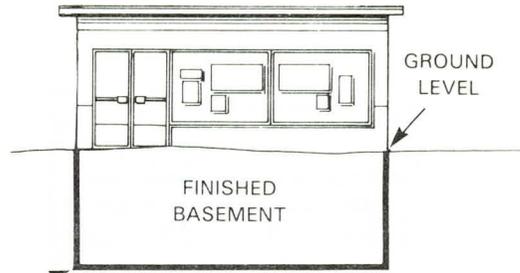
(SEE GR7 AND 8 FOR INCIDENTAL OCCUPANCY RULES)

# FINISHED BASEMENT

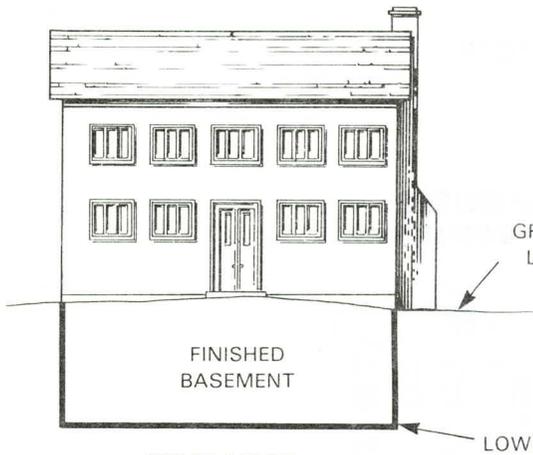
## TWO FLOORS FINISHED BASEMENT



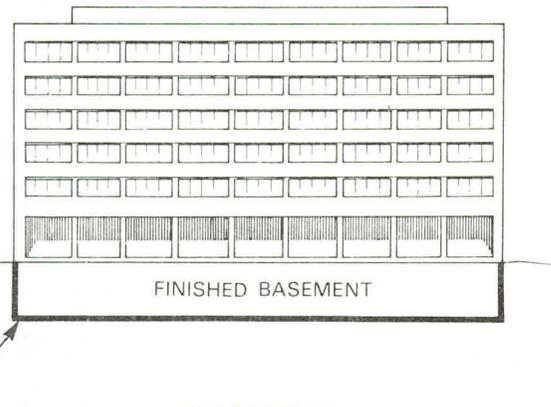
## TWO FLOORS FINISHED BASEMENT



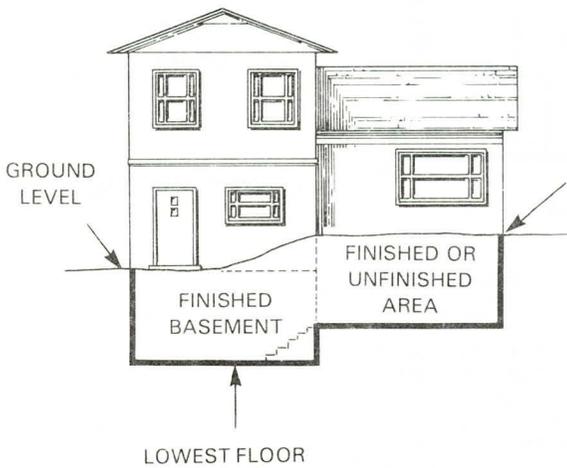
## THREE OR MORE FLOORS FINISHED BASEMENT



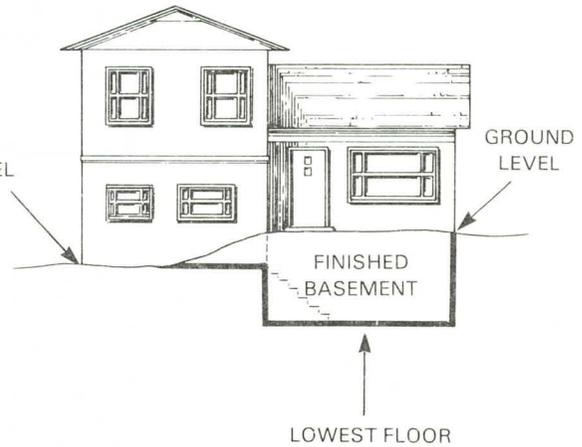
## THREE OR MORE FLOORS FINISHED BASEMENT



## SPLIT LEVEL FINISHED BASEMENT



## SPLIT LEVEL FINISHED BASEMENT

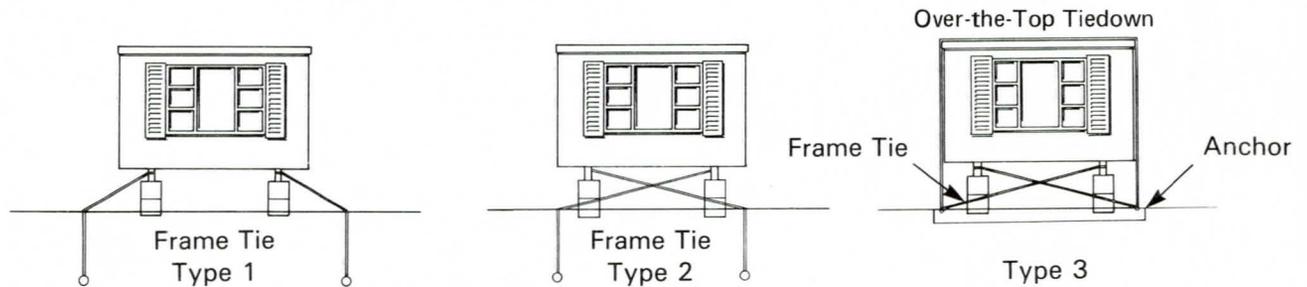


## MOBILE HOMES

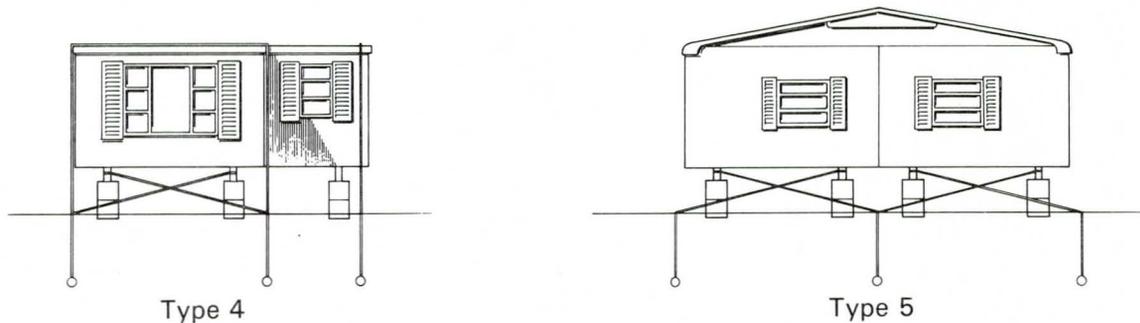
A mobile home located within a Special Flood Hazard Area must be anchored to resist flotation, collapse, or lateral movement by providing over-the-top and frame ties to ground anchors. Specific requirements shall be that the anchoring is in compliance with the community's approved floodplain management requirements.

Mobile homes must be on a permanent foundation and be affixed to the site (anchored) to be insurable under the National Flood Insurance Program. (Refer to definition of building on GR5.)

### MOBILE HOME ANCHORING SYSTEMS



These sketches illustrate various methods for connecting frame ties to the mobile home frame. Type 2 system can resist greater horizontal forces than Type 1. Type 3 system involves placement of mobile home on concrete slab. Anchors embedded in concrete slab are connected to ties.



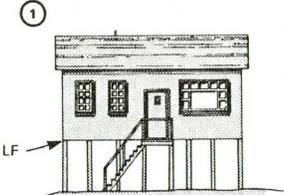
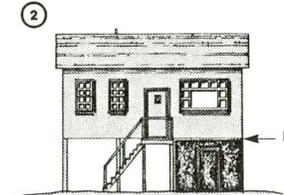
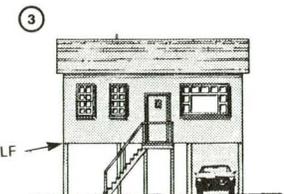
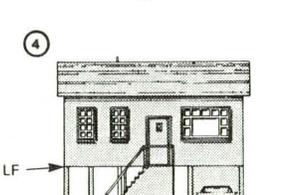
Type 4  
Additions or canopies also need to be secured with over-the-top tiedowns.

Type 5  
Doublewides do not require over-the-top tiedowns, but are subject to the same frame tie requirements.

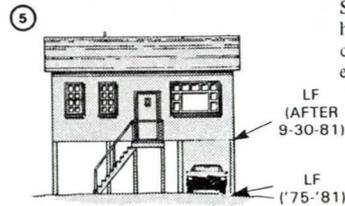
**NOTE:** Over-the-top tiedowns are not required if the mobile home design provides the equivalent structural strength to resist flotation, collapse or lateral movement when anchored in accordance with manufacturer's specifications.

## ELEVATED BUILDINGS

Shown below are guidelines for the proper rating of elevated buildings (buildings on posts, piles, or piers) in Zones V, V1-V30

EXAMPLES (LF = Lowest Floor for rating purposes)	Obstruction or Breakaway Walls/ Construction Below Elevated Lowest Floor	Application* Should Show (for this example):	V - Zone Rating Post-FIRM Construction		Pre-FIRM Construction
			1975 to Sept. 30, 1981	After Sept. 30, 1981	
<p>①</p> 	No obstruction	10(B) - One Floor 10(C) - None 10(L) - Free of Obstruction	ZONE V - Use rates on pages RVA-2 and -3. ZONES V1-V30 - Use appropriate numbered A-Zone rate times factor of 1.75. See instructions on page RVA-2.	Examples 1 and 2 ZONE V - Use <i>Free of Obstruction</i> rates on page RVA 81-8. ZONES V1-V30 - Use rates from Section I (RVA 81-11 through RVA 81-13) or from Section III (RVA 81-17 through RVA 81-19), as appropriate.	Examples 1, 2, 3, and 4 ZONES V, V1-V30 Use <i>without basement</i> elevation rates with lowest floor eleva- tion certification.
<p>②</p> 	Open wood latticework or readily removable insect screening (provided no additional permanent supports are required): not rated as an obstruction	10(B) - One Floor 10(C) - None 10(L) - Free of Obstruction			
<p>③</p> 	Unfinished carport and shed with no machinery or equipment - total area under 300 square feet	10(B) - One Floor 10(C) - None 10(L) - With Obstruc- tion: Less than 300 sq. ft. with break- away walls	Examples 1, 2, 3, and 4 Use <i>no basement</i> rates	Examples 3 and 4 ZONE V - Use <i>with obstruction</i> rates on page RVA 81-8. ZONES V1-V30 - Use rates from Section II (RVA 81-14 through RVA 81-16) or from Section IV (RVA 81-20 through RVA 81-22) as appropriate.	
<p>④</p> 	Unfinished garage and enclosed stairway with no machinery or equipment - total area under 300 sq. ft.	10(B) - One Floor 10(C) - Unfinished 10(L) - With Obstruc- tion: Less than 300 sq. ft. with breakaway walls			

\*Section 10(L) does not appear on the 2/80 edition of the Flood Insurance Application. When using the 2/80 edition, show elevated building information in Section 13.



Same as 3 above but with hot water heater, air conditioning, or other equipment

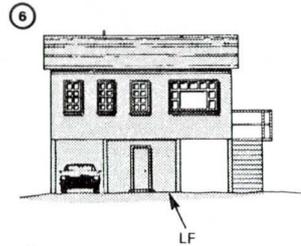
10(B) – One Floor (after 9/30/81) – Two Floors (75-81)

**Examples 5 and 6**  
Use *unfinished basement* rates

10(C) – Unfinished  
10(L) – With Obstruction: Less than 300 sq. ft. with breakaway walls; machinery or equipment attached

**Example 5**  
ZONE V – Use *with obstruction* rates on page RVA 81-9.  
ZONES VI-V30 – Use rates from Section II (RVA 81-14 through RVA 81-16) or from Section IV (RVA 81-20 through RVA 81-22) as appropriate.

**Examples 5 and 6**  
ZONES VI-V30 – Use *with basement zone* rates or *unfinished basement* elevation rates with lowest floor elevation certification.

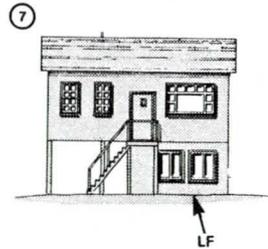


Unfinished garage, shed, and stairway area 300 or more square feet with or without machinery or equipment

10(B) – Two Floors  
10(C) – Unfinished  
10(L) – With Obstruction: 300 sq. ft. or more with breakaway walls

**Example 6**  
ZONE V – Use *with obstruction* rates on page RVA 81-9.  
ZONES VI-V30 – Use rates from Section I (RVA 81-11 through RVA 81-13) or from Section III (RVA 81-17 through RVA 81-19) as appropriate.

**Examples 7 and 8**  
ZONES V, VI-V30 Use *without basement zone* rates or *no basement* elevation rates with lowest floor elevation certification.

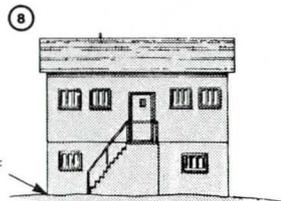


Finished area under 300 square feet or with non-breakaway walls

10(B) – Two Floors  
10(C) – None  
10(L) – With Obstruction: Less than 300 sq. ft. with breakaway walls and/or with non-breakaway walls

**Example 7**  
Use *no basement* rates

**Examples 7 and 8**  
If construction was approved by Community Permit Official, submit to NFIP for rating, include a copy of the variance, a recent photograph or blueprint and elevation certification with application.



Finished area over 300 square feet (or not elevated)

10(B) – Two Floors  
10(C) – None

**Example 8**  
If lowest floor is at or above Base Flood Elevation, use *no basement* rates. If lowest floor is below Base Flood Elevation submit to NFIP for rating; and include a recent photograph with application.

# APPLICATION FORM



# FLOOD INSURANCE APPLICATION

EMERGENCY AND REGULAR PROGRAMS  
IMPORTANT - SEE REVERSE SIDE - IMPORTANT

OMB - 026-R-00025

1 NEW RENEWAL CURRENT POLICY NUMBER  
FL IF NEW, LEAVE BLANK  
1 2

NOTE: THE NUMBERED SECTIONS 1-14 CORRESPOND TO INSTRUCTIONS IN THE FLOOD INSURANCE MANUAL

**2** ONE YEAR POLICY  THREE YEAR POLICY

**2** DIRECT BILL INSTRUCTIONS

BILL INSURED  BILL FIRST MORTGAGEE  BILL SECOND MORTGAGEE  BILL LOSS PAYEE  BILL OTHER

POLICY TERM IS FROM MO / DA / YR TO MO / DA / YR  
12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION  
IS IT INTENDED THAT THIS POLICY BE EFFECTIVE AT THE TIME THAT THE DESCRIBED BUILDING IS ACQUIRED? YES  NO

**3** ADDRESS OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER:  
NAME \_\_\_\_\_  
STREET ADDRESS \_\_\_\_\_  
STREET ADDRESS \_\_\_\_\_  
CITY OR TOWN STATE ZIP CODE \_\_\_\_\_  
TELEPHONE (AREA) NUMBER \_\_\_\_\_  
AGENT'S TAX ID  OR SSN

**4** NAME AND MAILING ADDRESS OF INSURED  
LAST NAME FIRST \_\_\_\_\_  
FIRST AND MIDDLE INITIALS (IF ANY) \_\_\_\_\_  
STREET ADDRESS \_\_\_\_\_  
STREET ADDRESS \_\_\_\_\_  
CITY OR TOWN STATE ZIP CODE \_\_\_\_\_  
TELEPHONE (AREA) NUMBER \_\_\_\_\_

**5** IS COVERAGE REQUIRED FOR DISASTER ASSISTANCE? YES  NO   
SBA  FEMA  FHA  HEW   
IF YES, CHECK (1) GOVERNMENT AGENCY AND ENTER CASE FILE NUMBER OR INSURED'S SOCIAL SECURITY NUMBER \_\_\_\_\_  
IF OTHER, PLEASE SPECIFY

**6** NAME AND ADDRESS OF FIRST MORTGAGEE  
LOAN NUMBER (IF APPLICABLE) \_\_\_\_\_  
NAME \_\_\_\_\_  
STREET ADDRESS \_\_\_\_\_  
CITY OR TOWN STATE ZIP CODE \_\_\_\_\_  
TELEPHONE (AREA) NUMBER \_\_\_\_\_

**7** IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER, IS TO BE BILLED THE FOLLOWING MUST BE COMPLETED, INCLUDING THE NAME AND ADDRESS  
2ND MORTGAGEE  LOSS PAYEE  DISASTER AGENCY   
IF OTHER, PLEASE SPECIFY   
LOAN NUMBER (IF APPLICABLE) \_\_\_\_\_  
NAME \_\_\_\_\_  
STREET ADDRESS \_\_\_\_\_  
STREET ADDRESS \_\_\_\_\_  
CITY OR TOWN STATE ZIP CODE \_\_\_\_\_  
TELEPHONE (AREA) NUMBER \_\_\_\_\_

**8** IS INSURED PROPERTY LOCATION SAME AS INSURED MAILING ADDRESS? YES  NO   
IF RURAL, DESCRIBE PROPERTY LOCATION:  
STREET ADDRESS OR LOCATION \_\_\_\_\_  
STREET ADDRESS OR LOCATION \_\_\_\_\_  
CITY OR TOWN STATE ZIP CODE \_\_\_\_\_

**9** NAME OF COUNTY/PARISH? \_\_\_\_\_ LOCATED IN AN UNINCORPORATED AREA OF THE COUNTY? YES  NO   
COMMUNITY NUMBER AND SUFFIX FOR LOCATION OF PROPERTY INSURED \_\_\_\_\_  
COMMUNITY PROGRAM TYPE IS: REGULAR  EMERGENCY   
FLOOD INSURANCE RATE MAP ZONE \_\_\_\_\_ INFORMATION: MAP INFO  FACILITY  COMMUNITY OFFICIAL  FLOOD MAP  OTHER

**10** CHECK (1) ONE APPLICABLE BLOCK IN EACH A, B, C, D, E, F, G, AND H BELOW AND COMPLETE 1 THEN J IF APPLICABLE

(A) BUILDING OCCUPANCY <b>RESIDENTIAL</b> SINGLE FAMILY <input type="checkbox"/> 1 2-4 FAMILY <input type="checkbox"/> 2 OTHER RESIDENTIAL <input type="checkbox"/> 3 <b>NON-RESIDENTIAL</b> (INCLUDING HOTEL/MOTEL) <input type="checkbox"/> 4	(B) BUILDING TYPE (INCLUDING BASEMENT IF ANY) ONE FLOOR <input type="checkbox"/> 1 TWO FLOORS THREE OR MORE FLOORS <input type="checkbox"/> 2 SPLIT LEVEL <input type="checkbox"/> 4 MOBILE HOME ON FOUNDATION <input type="checkbox"/> 5	(C) BASEMENT IS NONE <input type="checkbox"/> 0 FINISHED <input type="checkbox"/> 1 UNFINISHED <input type="checkbox"/> 2	(E) IS PROPERTY A CONDOMINIUM? YES <input type="checkbox"/> NO <input type="checkbox"/>	(G) IS THIS BUILDING IN THE COURSE OF CONSTRUCTION? (BUILDERS RISK) YES <input type="checkbox"/> NO <input type="checkbox"/>
(D) INSURED QUALIFIES AS A SMALL BUSINESS RISK? YES <input type="checkbox"/> NO <input type="checkbox"/>	(F) IS BUILDING OWNED BY STATE GOVERNMENT? YES <input type="checkbox"/> NO <input type="checkbox"/>	(H) IS BUILDING INSURED'S PRINCIPAL RESIDENCE? YES <input type="checkbox"/> NO <input type="checkbox"/>	(J) IF NOT SINGLE FAMILY DWELLING, NUMBER OF OCCUPANCIES _____	

(I) ESTIMATED REPLACEMENT COST OF INSURED BUILDING? \_\_\_\_\_ (J) DESCRIBE USES OF BUILDING \_\_\_\_\_

**11** IS BUILDING MULTIPLE OCCUPANCY? YES  NO   
IF YES, INSURED OCCUPIES (CHECK ONE BLOCK BELOW)  
BASEMENT ONLY  1 FIRST FLOOR ONLY  3  
BASEMENT AND ABOVE  2 FIRST FLOOR AND ABOVE ONLY  4  
SECOND FLOOR AND ABOVE ONLY  5

IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? YES  NO   
IF NO, PLEASE DESCRIBE BELOW \_\_\_\_\_

**12** IS BUILDING POST FIRM CONSTRUCTION OR SUBSTANTIAL IMPROVEMENT? YES  NO  (SEE REVERSE SIDE FOR DEFINITION.)  
IF YES, BUILDING PERMIT DATE OR DATE CONSTRUCTION STARTED: MO / DA / YR \_\_\_\_\_  
IF POST FIRM CONSTRUCTION IN ZONES A1-A30, AH, V1-V30, OR IF PRE FIRM CONSTRUCTION IS ELEVATION RATED, COMPLETE ELEVATION DATA BELOW  
LOWEST FLOOR ELEVATION \_\_\_\_\_ (-) BASE FLOOD ELEVATION \_\_\_\_\_ (=) DIFFERENCE TO NEAREST FOOT \_\_\_\_\_ (+ OR -)  
IS BUILDING FLOOD-PROOFED? YES  NO   
ATTACH ELEVATION OR FLOOD-PROOFING CERTIFICATION (SEE FLOOD INSURANCE MANUAL FOR SUGGESTED CERTIFICATE FORM)  
IF PREVIOUSLY SUBMITTED, INDICATE POLICY NUMBER TO WHICH CERTIFICATION WAS ATTACHED: FL \_\_\_\_\_

**13** COVERAGE REQUESTED - CHECK ONE BLOCK BELOW AND COMPLETE REMAINDER OF SECTION 13

	BUILDING AND CONTENTS <input type="checkbox"/> 1			BUILDING ONLY <input type="checkbox"/> 2			CONTENTS ONLY <input type="checkbox"/> 3			
COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			BASIC AND ADDITIONAL		TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	TOTAL AMOUNT OF INSURANCE REQUESTED			
BUILDING			.00			.00			.00	
CONTENTS			.00			.00			.00	
BLANKET COVERAGE NOT PERMITTED							ANNUAL SUBTOTAL			.00
ONE YEAR POLICY <input type="checkbox"/> 1 (FOR COMPUTATION OF A THREE YEAR POLICY MULTIPLY THE ANNUAL SUBTOTAL BY THREE, AND THEN ADD THE EXPENSE CONSTANT)							THREE YEAR SUBTOTAL (ANNUAL X THREE)			.00
							EXPENSE CONSTANT +			.00
							TOTAL PREPAID PREMIUM			.00

**14** THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER 18 U.S. CODE SEC. 1001. INSURANCE AGENT ALSO CERTIFIES THAT ITEMS ON REVERSE HAVE BEEN DISCUSSED WITH INSURED.

\_\_\_\_\_  
SIGNATURE OF INSURANCE AGENT/BROKER

MO / DA / YR  
DATE OF APPLICATION

PLEASE ATTACH TO NFIP COPY OF APPLICATION THE CHECK OR MONEY ORDER FOR THE TOTAL PREPAID PREMIUM MADE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM  
SPECIAL NOTE TO INSURANCE AGENT:  
Attach check to original and send to NFIP. Keep second part for your records and give third part to insured, and fourth part to mortgagee.

## APPLICATION FORM

This chapter provides detailed instructions for completing all sections of the Flood Insurance Applications form. It is important that all sections be completed fully before being submitted to the NFIP, and that ALL of the YES or NO questions are answered.

The chapters of the Manual used to determine the rates (Emergency, Pre-FIRM and Post-FIRM) will provide expanded instructions for those sections of the Application specifically used to show coverage and premium amounts.

References are provided to direct the agent to the General Rules and Definitions Chapter of the Manual for complete rules, procedures, and explanations of specific items or subjects. When a reference is made to General Rules and Definitions, be sure to review the material referenced before completing that section.

If the Application is for a new policy, check  NEW and leave the space for CURRENT POLICY NUMBER blank.

**COMPLETING THE FORM**

**SECTION ①**

①		CURRENT POLICY NUMBER	
<input type="checkbox"/>	<input type="checkbox"/>	FL	
<input type="checkbox"/>	<input type="checkbox"/>	IF NEW, LEAVE BLANK	

If the Application is being used to renew an existing policy, check  RENEWAL, and fill in the CURRENT POLICY NUMBER (which is a 10-digit number). Then complete sections ② through ⑭ of the Application. Submit the completed Application and the check for the TOTAL PREPAID PREMIUM to the NFIP. (Do not include the renewal bill sent out by the NFIP.)

**SECTION ②**

POLICY TERM	ONE YEAR POLICY <input type="checkbox"/> THREE YEAR POLICY <input type="checkbox"/>	POLICY TERM IS FROM <u>    </u> / <u>    </u> / <u>    </u> YR TO <u>    </u> / <u>    </u> / <u>    </u> YR 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION.
AGENT INFORMATION	② DIRECT BILL INSTRUCTIONS:	IS IT INTENDED THAT THIS POLICY BE EFFECTIVE AT THE TIME THAT THE DESCRIBED BUILDING IS ACQUIRED?    YES <input type="checkbox"/> NO <input type="checkbox"/>
	BILL INSURED <input type="checkbox"/> BILL FIRST MORTGAGEE <input type="checkbox"/> BILL SECOND MORTGAGEE <input type="checkbox"/> BILL LOSS PAYEE <input type="checkbox"/> BILL OTHER <input type="checkbox"/>	
MAIL ADDRESS	③ ADDRESS OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER:	④ NAME AND MAILING ADDRESS OF INSURED
	NAME _____ STREET ADDRESS _____ STREET ADDRESS _____ CITY OR TOWN STATE ZIP CODE _____ TELEPHONE (AREA) NUMBER _____ AGENT'S TAX ID <input type="checkbox"/> OR SSN <input type="checkbox"/> _____	LAST NAME FIRST _____ SECOND NAME (IF ANY) _____ STREET ADDRESS _____ STREET ADDRESS _____ CITY OR TOWN STATE ZIP CODE _____ TELEPHONE (AREA) NUMBER _____

Check ONE YEAR POLICY or THREE YEAR POLICY as appropriate. All policies are prepaid. With a three year policy, a savings can be realized since the expense constant applies only once in three years, whereas it applies annually for a one-year policy.

Check the appropriate box to indicate who should receive the renewal bill for subsequent policy periods. If FIRST MORTGAGEE  2 is checked, complete section 6. If SECOND MORTGAGEE  3, LOSS PAYEE  4, or OTHER  5 is checked, provide mailing instructions in section 7.

Enter the dates for the POLICY TERM by inserting the month/day/year the policy is to be effective, and the month/day/year the policy will expire. The effective date of a new policy cannot be earlier than the date determined by adding the appropriate waiting period to the Date of Application shown in section 14. The normal waiting period for new business is five days following the date of application and presentment of premium. A complete explanation of the waiting period rules are contained in General Rules and Definitions (GR2).

IS IT INTENDED THAT THE POLICY BE EFFECTIVE AT THE TIME THAT THE DESCRIBED BUILDING IS ACQUIRED? YES  NO . Acquired means transfer of title. If YES, refer to GR2 for complete explanation of the waiting period rules.

If a building is sold, and is currently insured by the NFIP, the policy may be assigned to the owner of the building, provided that the current policy was not issued to insure the building during construction. (Refer to GR3 and to the General Change Endorsement Chapter of the Manual.)

**SECTION 3** Enter the name, complete mailing address, city, state, zip code, area code, and telephone number of the licensed property/casualty agent or broker.

The agent nine-digit TAX ID or Social Security Number (SSN) MUST be entered so that the agent's commission can be paid.

**SECTION 4** Enter the insured's name, complete mailing address, city, state, zip code, area code, and the telephone number. Enter the insured's name, LAST NAME FIRST.

If the insured's mailing address is a post office box or a rural route number, or if the address of the property to be insured is different from the mailing address, section 8 of the application MUST be completed.

**SECTION 5**

DISASTERS	5	IS COVERAGE REQUIRED FOR DISASTER ASSISTANCE?	IF YES, CHECK (✓) GOVERNMENT AGENCY AND ENTER CASE FILE NUMBER OR INSURED'S SOCIAL SECURITY NUMBER _____
		YES <input type="checkbox"/> Y NO <input type="checkbox"/> N	IF OTHER, PLEASE SPECIFY <input type="checkbox"/> 5 _____
		SBA <input type="checkbox"/> 1 FEMA <input type="checkbox"/> 2 FHA <input type="checkbox"/> 3 HEW <input type="checkbox"/> 4	

Check YES  or NO  regarding flood insurance being required for disaster assistance. (Refer to GR11.)

If NO  is checked, leave the rest of section 5 blank.

If YES  is checked, identify the disaster agency, enter the case file number or, if not available, the insured's Social Security Number. The case file number should be available from the insured. Enter the complete name and mailing address of the disaster agency in section 7 of the Application.

SECTION 6

FIRST MORTGAGEE OR OTHER PROPERTY	6 NAME AND ADDRESS OF FIRST MORTGAGEE LOAN NUMBER (IF AVAILABLE) _____ NAME _____ STREET ADDRESS _____ CITY OR TOWN STATE ZIP CODE _____ TELEPHONE (AREA) NUMBER _____	SECOND MORTGAGEE OR OTHER	7 IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER, IS TO BE BILLED THE FOLLOWING MUST BE COMPLETED, INCLUDING THE NAME AND ADDRESS: 2ND MORTGAGEE <input type="checkbox"/> 1 LOSS PAYEE <input type="checkbox"/> 2 DISASTER AGENCY <input type="checkbox"/> 3 IF OTHER, PLEASE SPECIFY <input type="checkbox"/> 4 _____ _____ LOAN NUMBER (IF APPLICABLE) _____ NAME _____ STREET ADDRESS _____ STREET ADDRESS _____ CITY OR TOWN STATE ZIP CODE _____ TELEPHONE (AREA) NUMBER _____
	8 IS INSURED PROPERTY LOCATION SAME AS INSURED MAILING ADDRESS? YES <input checked="" type="checkbox"/> Y NO <input type="checkbox"/> N IF NO, ENTER PROPERTY ADDRESS. IF RURAL, DESCRIBE PROPERTY LOCATION: STREET ADDRESS OR LOCATION _____ STREET ADDRESS OR LOCATION _____ CITY OR TOWN STATE ZIP CODE _____		

Enter the first mortgagee's complete name, mailing address, city, state, zip code, area code and telephone number. This should be the same mortgagee that is shown on the insured's homeowner's or fire policy.

If the loan number is available, it should be provided. This will enable the NFIP to print the loan number on the Policy Declaration page which is sent to the insured, agent, and mortgagee. If not available at the time of application, the loan number may be added to the policy by using a General Change Endorsement form.

The primary purpose of this section is to provide renewal billing information, if renewal premium is not to be paid by the insured or first mortgagee. If in section 2, SECOND MORTGAGEE 3, LOSS PAYEE 4, or OTHER 5 is to be billed, check the appropriate box in this section and enter name, complete mailing address, city, state, zip code, area code, and telephone number.

SECTION 7

If the agent is responsible for renewal premium payment, check OTHER  in section 2 and enter agent's name and mailing address in section 7.

If the policy is required for disaster assistance (see section 5), check DISASTER AGENCY , and enter the name, complete mailing address, city, state, zip code, area code, and telephone number of the disaster agency.

Other interested parties not listed as mortgagees, payees, or disaster agencies may be entered in section 7 by checking OTHER  and providing the appropriate information. Only one entry can be made in section 7 of the Application. If more than one party needs to be added to the policy, the additional entries can be made by submitting a General Change Endorsement form.

Check YES  or NO  as to the location of the property being insured being the same as the insured's mailing address entered in section 4 of the application.

SECTION 8

If YES  is checked, leave the rest of section 8 blank unless there is more than one building at the property location.

If NO  is checked, provide address or location of the property to be insured.

If the insured's mailing address is a P.O. box or rural route number, give the street address, legal description, or geographic location of the property.

If more than one building is at the location of the insured property, use section 8 to specifically identify the building. (An example would be where five buildings with the same mailing address and location are insured with separate policies.) Describe briefly the building (barn, silo, etc.) in section 8 or submit sketch showing location of insured buildings to assist NFIP in matching the policy number to the specific buildings insured. A clear description of the insured property is important. Section 10 (m) of the 1982 edition of the General Change Endorsement form contains an expanded description area. The revised Application form will also include the section 10 (m).

### SECTION 9

COMMUNITY	9 NAME OF COUNTY/PARISH? _____	LOCATED IN AN UNINCORPORATED AREA OF THE COUNTY? YES <input type="checkbox"/> NO <input type="checkbox"/>
	COMMUNITY NUMBER AND SUFFIX FOR LOCATION OF PROPERTY INSURED _____	
	COMMUNITY PROGRAM TYPE IS: REGULAR <input checked="" type="checkbox"/> EMERGENCY <input type="checkbox"/>	IS BUILDING IN SPECIAL FLOOD HAZARD AREA? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>
	FLOOD INSURANCE RATE MAP ZONE _____	INFORMATION SOURCE: MAP INFO <input type="checkbox"/> FACILITY <input type="checkbox"/> COMMUNITY OFFICIAL <input type="checkbox"/> FLOOD MAP <input type="checkbox"/> OTHER <input type="checkbox"/>

Enter the name of the county/parish in which the property is located. (In Louisiana, counties are called parishes.)

Check YES  or NO  as to the property being located in the unincorporated area of the county. If the property is located within the incorporated limits (city limits) of a community, the answer should be NO.

The availability of National Flood Insurance is based upon individual community participation. Unincorporated counties or incorporated cities have different community numbers and program status (Emergency and Regular); therefore, this information must be accurately presented.

**CAUTION:** The mailing address may or may not reflect the actual community where the property is located. Do not rely solely upon the mailing address when determining community status and identification. Do not rely on information from a prior policy.

Enter the community number, map panel number (if applicable), and suffix for the location of the property to be insured. Each community (county, city, town, etc.) has been assigned a number, and this number is used to determine status and eligibility. The community number consists of six numbers, followed by a letter suffix which reflects the revision of the map. (Example: 125099B identifies Daytona Beach, Florida.) Some communities which still use the first map published do not have a suffix because revisions have not been issued. In addition, some communities have maps which consist of several numbered panels. When applicable, also provide the panel numbers as part of the community number. (For example, 1250990010B should be provided if the property to be insured is located on panel 0010.)

**NOTE:** Not all communities are participating in the National Flood Insurance Program. Policies may not be written in nonparticipating communities.

Community number and status may be obtained by calling the NFIP toll-free number.

Identify program type as EMERGENCY  or REGULAR .

Check YES  or NO  as to the property being located in a Special Flood Hazard Area. In the Emergency Program, the Special Flood Hazard Areas are the shaded areas on the Flood Hazard Boundary Map (FHBM). In the Regular Program, the Special Flood Hazard Areas are the dark shaded areas on the Flood Insurance Rate Map (FIRM) identified by FIRM Zones A, A99, AO, AH, A1-A30, V, V1-V30.

The unshaded areas on the FHBM (Emergency Program) and the FIRM (Regular Program) are outside of the identified Special Flood Hazard Area. However, insurance is still available in these areas.

Enter the FIRM Zone in the space provided. If the program type is Emergency, leave FIRM Zone blank.

If the building is Post-FIRM construction and located outside of the Special Flood Hazard Area, the agent may obtain the FIRM Zone from the map.

*If the building is Post-FIRM construction, and is in a Special Flood Hazard Area, the FIRM Zone must be obtained from the Elevation Certificate for new policies on or after October 1, 1982.*

If the building is Pre-FIRM construction, enter the FIRM Zone, if known; otherwise, enter UNKNOWN and follow the alternate rating procedure explained below. UNKNOWN cannot be used for mobile homes or other buildings located in a community having rate Zones V or V1-V30.

ONLY when the building is Pre-FIRM and the FIRM Zone is unknown, can the alternate rating procedure be used. The NFIP will assume that the building is located in a Special Flood Hazard Area, so answer the Special Flood Hazard Area question YES, and use the rates for FIRM Zone A in the Pre-FIRM Chapter to compute the premium. The agent or the insured may determine the FIRM Zone at a later date and use the information for rating. If the agent determines that a partial premium refund is due because the property is not in a Special Flood Hazard Area or is eligible for a lower rating, use the procedure set forth in the General Change Endorsement Chapter of the Manual.

FIRM Zone information is located on the Flood Insurance Rate Map for the community. These maps may be ordered by completing a Map Order form and mailing it to the NFIP. Each participating community must keep and maintain a current copy of the map for the community; the local community may be able to assist in determining the FIRM Zone for the property location. The maps are generally kept by the department that issues building permits. If a Federally-related lending institution is considering granting a

mortgage, the lender is required by law to determine whether the property is located in a Special Flood Hazard Area. A copy of that information may be obtained for agency files from the client.

**SECTION 10**

B U I L D I N G	10 CHECK (✓) ONE APPLICABLE BLOCK IN EACH A, B, C, D, E, F, G, AND H BELOW AND COMPLETE, I THEN J IF APPLICABLE				
	(A) BUILDING OCCUPANCY:	(B) BUILDING TYPE (INCLUDING BASEMENT IF ANY):	(C) BASEMENT IS NONE <input type="checkbox"/> 0 FINISHED <input type="checkbox"/> 1 UNFINISHED <input type="checkbox"/> 2	(E) IS PROPERTY A CONDOMINIUM? YES <input type="checkbox"/> Y NO <input type="checkbox"/> N	(G) IS THIS BUILDING IN THE COURSE OF CONSTRUCTION? (BUILDERS RISK) YES <input type="checkbox"/> Y NO <input type="checkbox"/> N
	RESIDENTIAL	ONE FLOOR <input type="checkbox"/> 1 TWO FLOORS <input type="checkbox"/> 2 THREE OR MORE FLOORS <input type="checkbox"/> 3 SPLIT LEVEL <input type="checkbox"/> 4 MOBILE HOME ON FOUNDATION <input type="checkbox"/> 5	(D) INSURED QUALIFIES AS A SMALL BUSINESS RISK? YES <input type="checkbox"/> Y NO <input type="checkbox"/> N	(F) IS BUILDING OWNED BY STATE GOVERNMENT? YES <input type="checkbox"/> Y NO <input type="checkbox"/> N	(H) IS BUILDING INSURED'S PRINCIPAL RESIDENCE? YES <input type="checkbox"/> Y NO <input type="checkbox"/> N
	SINGLE FAMILY <input type="checkbox"/> 1 2-4 FAMILY <input type="checkbox"/> 2 OTHER RESIDENTIAL <input type="checkbox"/> 3  NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL) <input type="checkbox"/> 4				
(I) ESTIMATED REPLACEMENT COST OF INSURED BUILDING? _____		(J) IF NOT SINGLE FAMILY DWELLING NUMBER OF OCCUPANCIES _____ DESCRIBE USES OF BUILDING _____			

Complete the required information in subsections (A) through (I) for all applications. Subsection (J) is completed if building occupancy (A) is other than SINGLE FAMILY .

- (A) Check building occupancy: SINGLE FAMILY  , 2-4 FAMILY  , OTHER RESIDENTIAL  , NON-RESIDENTIAL  . Refer to General Rules and Definitions (GR7 and 8) for special rules, procedures and limitations when residential and non-residential uses are contained in the same building.
- (B) Check building type: ONE FLOOR  , TWO FLOORS  , THREE or MORE FLOORS  , SPLIT LEVEL  , MOBILE HOME  .

Count ALL of the floors in the building, including the basement. (Example: A two-story building with a basement would be identified as having three floors.) Refer to the Drawings of Buildings Chapter of the Manual for graphic illustrations and guidance.

- (C) Check the type of basement in the building: NONE  , UNFINISHED  , FINISHED  . This section is also used to describe the area below the lowest elevated floor of an elevated building.

Refer to General Rules and Definitions (GR6) or Drawings of Buildings, (DB2) for detailed definitions of what is considered to be a basement, an unfinished basement, or a finished basement, and to DB4 for what is considered an enclosed area.

If the basement is unfinished, the agent should advise the insured that finishing the basement at a later date could affect the rates for flood insurance, and if the NFIP is not notified of the change and the policy declaration is not updated, the status of the policy could be jeopardized. This applies to all new and existing policies issued by the NFIP.

NOTE: If the building has a floodproofed basement, enter the basement type (unfinished or finished).

- (D) Check YES  or NO  as to the insured being a SMALL BUSINESS. Refer to General Rules and Definitions (GR13) for the definition of a small business. The total limits of insurance in the Regular Program for a small business is greater than for other non-residential property.
- (E) Check YES  or NO  as to the property being a CONDOMINIUM. Refer to General Rules and Definitions (GR6) for rules and procedures for classifying and rating condominiums.
- (F) Check YES  or NO  as to the property to be insured being OWNED BY STATE GOVERNMENT.
- (G) Check YES  or NO  as to the building being in the COURSE OF CONSTRUCTION. Refer to General Rules and Definitions (GR7) for rules and procedures governing the insurability of partially completed buildings.
- (H) Check YES  or NO  as to the building being the insured's PRINCIPAL RESIDENCE. Refer to General Rules and Definitions (GR4) for definition of a principal residence.
- (I) Enter the estimated REPLACEMENT COST of the building. Include the cost of the foundation, the cost of excavation, underground flues, pipes, wiring and drains, footings, piers, and other supports which are below the undersurface of the lowest basement floor or, where there is no basement, which are below the surface of the ground, inside the foundation walls.

Applicants should be encouraged to purchase the amount of insurance entered in section ⑩ (I) in order to fully protect their investment.

- (J) If the building occupancy in subsection (A) is not single family, enter the number of occupancies and describe the use of the building. (For example: For a condominium or apartment building with 40 units, enter 40; an office building with 10 occupants, enter 10; etc.)
- (K) *Editorial Note:* The Application form (Edition 2-80) does not contain
- (L) these subsections. These subsections have been added to the revised & General Change Endorsement form to accommodate the rating of
- (M) elevated buildings and of Post-FIRM buildings in Zones V, V1-V30. The Application form will contain these subsections when reprinted.

## SECTION 11

CONTENTS	11 IS BUILDING MULTIPLE OCCUPANCY? YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> IF YES, INSURED OCCUPIES (CHECK ONE BLOCK BELOW)	IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? IF NO, PLEASE DESCRIBE BELOW YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
	BASEMENT ONLY <input type="checkbox"/> FIRST FLOOR ONLY <input type="checkbox"/>	_____
	BASEMENT AND ABOVE <input type="checkbox"/> FIRST FLOOR AND ABOVE ONLY <input type="checkbox"/>	_____
	SECOND FLOOR AND ABOVE ONLY <input type="checkbox"/>	_____
		_____

Check YES  or NO  if the building is multiple occupancy.

Check the box which describes the location in the building of the contents to be insured, BASEMENT ONLY , BASEMENT and ABOVE , FIRST FLOOR ONLY , FIRST FLOOR and ABOVE ONLY , or SECOND FLOOR and ABOVE ONLY . Check one box only.

Contents in a single occupancy dwelling are considered to be located throughout the entire dwelling.

Check YES  or NO  as to the contents being HOUSEHOLD PERSONAL PROPERTY. If YES, leave description blank. If NO, provide a description of the contents. (For example: Contents usual to a church; office furniture and dental equipment; furniture in first floor lobby and equipment in basement sauna; etc.)

## SECTION 12

V-ZONE BUILDINGS	12 IS BUILDING POST FIRM CONSTRUCTION OR SUBSTANTIAL IMPROVEMENT? YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (SEE REVERSE SIDE FOR DEFINITION.)
	IF YES, BUILDING PERMIT DATE OR DATE CONSTRUCTION STARTED: _____ MO / DA / YR
	IF POST FIRM CONSTRUCTION IN ZONES A1-A30, AH, V1-V30, OR IF PRE FIRM CONSTRUCTION IS ELEVATION RATED, COMPLETE ELEVATION DATA BELOW: LOWEST FLOOR ELEVATION _____ (-) BASE FLOOD ELEVATION _____ (=) DIFFERENCE TO NEAREST FOOT _____ (+ OR -)
	IS BUILDING FLOOD-PROOFED? YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>
	ATTACH ELEVATION OR FLOOD-PROOFING CERTIFICATION, (SEE FLOOD INSURANCE MANUAL FOR SUGGESTED CERTIFICATE FORM.) IF PREVIOUSLY SUBMITTED, INDICATE POLICY NUMBER TO WHICH CERTIFICATION WAS ATTACHED. FL _____

Do not answer the first question until you have entered the dates in the questions below. The order of the questions will be changed when the form is reprinted. The Application form (Edition 2-80) does not require all information requested in the Endorsement form for V-Zone buildings (See RVA81-5.)

*Editorial Note:* The second printed line in section 12 states "IF YES, building permit date . . ." The "IF YES" will be deleted when the application is reprinted. The Endorsement form shows the new format for this section. The Manual provides the proper procedure for completing section

12.

The next entry in this section should be DATE OF CONSTRUCTION or BUILDING PERMIT DATE. If policy is for a mobile home, refer to GR18 before continuing.

In the Emergency Program, provide the month/day/year of construction. If the month and day are unknown, enter July 1 (07/01) and enter the best information for the year of construction. Check NO to the floodproofing question at the bottom of the section. The rest of section ⑫ should be blank.

In the Regular Program, enter the Date of Construction or Building Permit Date for all applications.

If the building was constructed or substantially improved on or BEFORE December 31, 1974, enter best information for the year of construction and use July 1 (07/01) for the month and day.

If the building was constructed or substantially improved AFTER December 31, 1974, or on or after the Effective Date of the initial FIRM, whichever is later, enter the actual month, day and year that construction or substantial improvement started. (Refer to GR18.)

Compare the date of construction or substantial improvement with the effective date of the initial FIRM to determine if the building was constructed before (Pre-) or after (Post-) the effective date of the initial FIRM.

Check YES  or NO  as to the building being Post-FIRM construction or substantial improvement or NEW/EMERGENCY (Date of construction or substantial improvement in a Special Flood Hazard Area on or after October 1, 1982 in an Emergency Program).

If NO is checked (Pre-FIRM or existing Emergency), the LOWEST FLOOR ELEVATION, BASE FLOOD ELEVATION, and ELEVATION DIFFERENCE should be left blank (unless the insured has elected to obtain an optional lowest floor Elevation Certificate and use the rates in the Post-FIRM Chapter of the Manual).

If YES is checked, and FIRM Zone entered in section ⑨ is B, C or D, the LOWEST FLOOR ELEVATION, BASE FLOOD ELEVATION, and ELEVATION DIFFERENCE should be left blank.

If YES is checked (Post-FIRM), and the FIRM Zone entered in section ⑨ is A, A99, or V, submit an Elevation Certificate with the application. Refer to Elevation Certificate Chapter of the Manual.

If YES is checked (Post-FIRM), and the FIRM Zone entered in section ⑨ is AH, A1-A30, or V1-V30, enter the LOWEST FLOOR ELEVATION, BASE FLOOD ELEVATION, and ELEVATION DIFFERENCE. Submit an Elevation Certificate with the Application. Instructions for completing the Elevation Certificate are in the Elevation Certificate Chapter of the Manual.

In FIRM Zones AH, A1-A30 and V1-V30, Base Flood Elevations are printed on the FIRM. In FIRM Zone AO, enter the depth number in place of BFE. (See GR18.)

Check YES  or NO  as to the building being FLOODPROOFED. (Refer to General Rules and Definitions, GR19, for a definition of floodproofed.)

If YES is checked, and the FIRM Zone in section 9 of the application is AO, AH, AOB, AHB, or A1-A30, complete the LOWEST FLOOR ELEVATION, BASE FLOOD ELEVATION, and ELEVATION DIFFERENCE. Rules and procedures for floodproofing are explained in General Rules and Definitions, GR19. Instructions for completing the floodproofing certificate are in the Elevation Certificate Chapter of the Manual.

If YES is checked for floodproofed, and the FIRM Zone entered in section 9 of the Application is V or V1-V30, the Application must be submitted to the NFIP for underwriting and rating.

**NOTE:** If a floodproofed building has a basement, the Application (section 10) MUST reflect the actual number of floors and the basement type (unfinished or finished). Do not record as a no-basement building on the Application.

### SECTION 13

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	TOTAL AMOUNT OF INSURANCE REQUESTED	
BUILDING			.00			.00		.00
CONTENTS			.00			.00		.00
BLANKET COVERAGE NOT PERMITTED ONE YEAR POLICY <input type="checkbox"/> (FOR COMPUTATION OF A THREE YEAR POLICY THREE YEAR POLICY <input type="checkbox"/> MULTIPLY THE ANNUAL SUBTOTAL BY THREE, AND THEN ADD THE EXPENSE CONSTANT)							ANNUAL SUBTOTAL	.00
							THREE YEAR SUBTOTAL (ANNUAL X THREE)	.00
							EXPENSE CONSTANT +	.00
							TOTAL PREPAID PREMIUM	.00

Check the type of insurance being applied for: BUILDING and CONTENTS , BUILDING ONLY , CONTENTS ONLY .

If only building insurance is purchased, be sure to notify the insured of the availability of contents insurance. When possible, it is recommended that the insured initial section 13 if no contents insurance is purchased. (This will make the insured aware that the policy WILL NOT provide payment for contents losses.)

### EMERGENCY PROGRAM

If the program type identified in section 9 of the application is EMERGENCY, enter the amount of insurance for building and contents under BASIC LIMITS and leave the ADDITIONAL LIMITS section blank. The maximum insurance available in the Emergency Program (which is established by law) is listed below:

RESIDENTIAL		NON-RESIDENTIAL	
BUILDING – Single Family	\$ 35,000*	BUILDING	\$100,000
Other Residential	\$100,000**		
CONTENTS (per unit)	\$ 10,000	CONTENTS	\$100,000

\* \$ 50,000 in Alaska, Guam, Hawaii and U.S. Virgin Islands

\*\* \$150,000 in Alaska, Guam, Hawaii and U.S. Virgin Islands

Flood insurance is required as a condition of Federal or Federally-related assistance, or in obtaining a loan from a Federally insured or regulated lender, for buildings or contents located in an identified Special Flood Hazard Area. The insurance must remain in force for the life of the loan. The amount required must be equal to the amount of the loan or the amount shown in the table below, whichever is less.

	BUILDING	CONTENTS (per unit)
Single Family	\$ 35,000*	\$ 10,000 (per unit)
Other Residential	\$100,000**	\$ 10,000 (per unit)
Non-Residential	\$100,000	\$100,000 (per unit)

\* \$ 50,000 in Alaska, Guam, Hawaii, U.S. Virgin Islands

\*\* \$150,000 in Alaska, Guam, Hawaii, U.S. Virgin Islands

Copies of the Lenders Mandatory Purchase Guidelines may be obtained by writing to the National Flood Insurance Program.

Enter the TOTAL amount of insurance requested in the space provided. (This is the same amount as listed under BASIC LIMITS.)

To determine rates, refer to the EMERGENCY Chapter of the Manual.

Enter the rate for building and compute the annual premium.

Enter the rate for contents and compute the annual premium.

Enter the TOTAL PREMIUM for building and contents in the space provided.

Add the total premium for building and contents, and enter in the space provided for ANNUAL SUBTOTAL.

If a three-year policy is desired, multiply the annual subtotal by 3 and enter THREE-YEAR SUBTOTAL in the space provided. If policy is for one year, leave three-year subtotal blank.

Enter \$20.00 in the space provided for EXPENSE CONSTANT.

The expense constant is charged to defray the Federal Government's policy writing and other expenses. The insured can save \$40.00 in expense constant by applying for a three-year term.

Add the ANNUAL SUBTOTAL (or three-year subtotal if applying for a three-year policy) and the expense constant to determine TOTAL PREPAID PREMIUM.

NOTE: The minimum premium is \$50.00 per policy including the expense constant for either one or three years.

At the bottom of section (13) check ONE-YEAR  or THREE-YEAR  POLICY. (This answer should agree with the policy period checked in section (2) of the Application.)

**REGULAR PROGRAM**

If the program type identified in section 9 of the Application is REGULAR, enter the amount of insurance for building and contents, BASIC and ADDITIONAL. (The breaking point between basic and additional limits of insurance was developed from loss information.)

The basic and additional limits of insurance are listed below:

<b>BUILDING COVERAGE</b>	<b>Basic Limits</b>	<b>Additional Limits</b>	<b>Total</b>
Single Family	\$ 35,000	\$150,000	\$185,000
2-4 Family	\$ 35,000	\$215,000	\$250,000
Other Residential	\$100,000	\$150,000	\$250,000
Non-Residential	\$100,000	\$100,000	\$200,000
Small Business	\$100,000	\$150,000	\$250,000

**CONTENTS COVERAGE (per unit)**

Residential	\$ 10,000	\$ 50,000	\$ 60,000
Non-Residential	\$100,000	\$100,000	\$200,000
Small Business	\$100,000	\$200,000	\$300,000

Combine the basic and additional amounts and enter the TOTAL requested in the space provided.

Flood insurance is required as a condition of Federal or Federally-related assistance, or in obtaining a loan from the federally insured or regulated lender, on building or contents located in an identified Special Flood Hazard Area. The insurance must remain in force for the life of the loan. The amount of insurance required must be equal to the amount of the loan or the amount shown in the table below, whichever is less.

	<b>BUILDING</b>	<b>CONTENTS (per unit)</b>
Single Family	\$ 70,000*	\$ 20,000
Other Residential	\$200,000**	\$ 20,000
Non-Residential	\$200,000	\$200,000

\*\$100,000 in Alaska, Guam, Hawaii, U.S. Virgin Islands

\*\*\$250,000 in Alaska, Guam, Hawaii, U.S. Virgin Islands

Copies of the Lenders Mandatory Purchase Guidelines may be obtained by writing to the National Flood Insurance Program.

Enter the amounts of insurance for building and contents, BASIC and ADDITIONAL in the space provided. (NOTE: Enter full basic limits before entering any additional limits.)

Determine rates from the rate tables. (NOTE: There are separate rates for BASIC and ADDITIONAL limits of insurance.)

Refer to section 12 of the Application.

If the building is Pre-FIRM construction, use the Pre-FIRM Chapter of the Manual to determine rates.

If the building is Post-FIRM construction, use the Post-FIRM Chapter of the Manual to determine rates.

Enter the basic building rate and compute annual premium.

Enter the additional building rate and compute annual premium.

Combine the BASIC and ADDITIONAL premiums to determine TOTAL PREMIUM for building.

Enter the basic contents rate and compute annual premium.

Enter the additional contents rate and compute annual premium.

Combine the basic and additional premiums to determine the TOTAL PREMIUM for contents.

Add the building and contents premium totals to determine ANNUAL SUBTOTAL and enter this amount in the space provided.

If a three-year policy is desired, multiply the annual subtotal by 3 and enter THREE-YEAR SUBTOTAL in space provided. If a three-year policy is not desired, leave the space blank.

Enter the EXPENSE CONSTANT OF \$20.00 in the space provided. The expense constant is charged to defray the Federal Government's policy writing and other expenses. The insured can save \$40.00 in expense constant by applying for a three-year policy.

Add the annual subtotal (or three-year subtotal if completed) and the expense constant to determine the TOTAL PREPAID PREMIUM. (NOTE: The minimum premium acceptable by the NFIP is \$50.00 per policy including the expense constant for either one or three years.)

At the bottom of section 13 check ONE  or THREE  year policy.

SECTION 14

SIGNATURE	14 THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER 18 U.S. CODE SEC. 1001.
	_____ SIGNATURE OF INSURANCE AGENT/BROKER
	MO / DA / YR _____ DATE OF APPLICATION

Enter the signature of the agent or broker submitting the Application. (This individual is responsible for the completeness and accuracy of the information provided on the Application.)

Enter the DATE OF APPLICATION, (month/day/year), in the space provided. The waiting period is added to this date to determine the effective date of the policy listed in section 2.

The date of Application and the date of the premium payment should reflect the same date.

Mail the original copy of the Application with the total prepaid premium (make premium payable to: NATIONAL FLOOD INSURANCE PROGRAM) to the NFIP (attach the elevation or floodproofing certificate if used for rating).

Distribute copies of the Application to the agency file, insured and mortgagee. A copy of the Application and a copy of the premium payment is sufficient to satisfy the mortgagee's proof of purchase requirements.

The Application and premium payment **MUST** be received by the NFIP within 10 days of the date listed in section ⑭. After ten days, the NFIP will use the date of receipt as the application date, and add a five-day waiting period to establish the effective date of the policy. The use of certified mail will guarantee the effective date listed in section ②, provided the certification is within 4 days of the date of application listed in section ⑭.

After receipt of the Application and premium, the NFIP will process the Application and issue the policy. The policy jacket and declaration pages for the insured, agent and mortgagee will be mailed to the agent identified in section ③ of the Application. The agent is responsible for delivering the policy jacket and declaration page to the insured and the mortgagee's copy of the declaration page to the mortgagee shown in section ⑥ of the Application.

If the Application is not complete, or if the information presented on the Application is not correct, the Application will error and be placed in a pending file until the completed or corrected information is submitted by the agent.

When the Application errors, the NFIP will send the agent listed in section ③ a REQUEST FOR POLICY PROCESSING AND RENEWAL INFORMATION (RPPRI). This form has four pages: (1) instructions; (2) policy information keyed into the computer by the NFIP; (3) messages reflecting the reasons for erroring the Application; and (4) a blank page for the agent to enter the additional or corrected information needed to complete the processing of the policy.

The agent should review in detail the information printed on page (2) of the RPPRI, and compare this information with the information originally presented on the Application form. If errors are identified on page (2), enter the correct information on page (4). **NOTE:** The policy number has already been assigned and printed in section ① on page (2).

Review the error messages on page (3) and provide the additional or corrected information on page (4). (DO NOT WRITE CORRECTIONS ON PAGE (3).) After providing all of the requested or corrected information on page (4), separate the RPPRI form and return page (3) and page (4) to the NFIP. Place page (1) and page (2) in the agency file.

Upon receipt of pages (3) and (4) by the NFIP, the additional or corrected information from page (4) will be processed and the policy jacket and declaration pages mailed to the agent.

If the error message on page (3) reflects an underpayment of premium, be sure to review the Application and verify all entries on page (2) which would affect the rate generated and the premium computed by the NFIP. These entries are listed below by application section number and item:

- |            |   |
|------------|---|
| Section 2  | One- or three-year policy   |
| Section 9  | Community number and suffix<br>Community program type<br>FIRM Zone  |
| Section 10 | Building occupancy<br>Building type<br>Basement type  |
| Section 11 | Contents location in building   |
| Section 12 | Pre- or Post-FIRM<br>Lowest floor and base flood elevation<br>Elevation difference<br>Floodproofed                                    |
| Section 13 | Insurance amount (BASIC, ADDITIONAL, and TOTAL)<br>Rates used (BASIC and ADDITIONAL)<br>Expense Constant<br>Mathematical computations |

Since the maximum insurance coverage available cannot exceed the coverage which can be purchased for the premium presented (received by the NFIP), it is important that underpayment errors be corrected at once. Until corrected, the insured may receive less coverage than requested. In the case of an underpayment, when both building and contents coverage have been requested, the coverage available will be prorated between building and contents.

# EMERGENCY PROGRAM

EMERGENCY PROGRAM (EMER)

## EMERGENCY PROGRAM

Instructions for completing the application form are contained in the Application (APP) chapter of the Manual.

The maximum amount of flood insurance available under the Emergency Program has been established by law.

**MAXIMUM  
COVERAGE  
AVAILABLE**

### AMOUNT OF INSURANCE AVAILABLE

Residential		Non-Residential	
Building		Building	
Single Family	\$ 35,000*	Non-Residential	\$100,000
Other Residential	\$100,000**		
Contents (per unit)	\$ 10,000	Contents (per unit)	\$100,000

\* In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$50,000.

\*\* In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$150,000.

The rates chargeable under the Emergency Program for residential and non-residential buildings and contents are as follows:

### ANNUAL RATES (Per \$100 of Insurance)

Residential		Non-Residential	
Building	.40	Building	.50
Contents	.50	Contents	1.00

EXPENSE CONSTANT – \$20.00

An expense constant of \$20.00 per policy (either one or three year) is charged to defray the Federal government's policy writing and other expenses.

The insured can save \$40.00 in expense constants by applying for a three year policy term.

## RATING EXAMPLES

**Example 1: Single Family Dwelling**  
 \$15,000 building coverage  
 \$ 5,000 contents coverage

ONE YEAR	13 COVERAGE REQUESTED - CHECK ONE BLOCK BELOW AND COMPLETE REMAINDER OF SECTION 13. BUILDING AND CONTENTS <input checked="" type="checkbox"/> BUILDING ONLY <input type="checkbox"/> CONTENTS ONLY <input type="checkbox"/>									
	COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			BASIC AND ADDITIONAL		TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	TOTAL AMOUNT OF INSURANCE REQUESTED		
	BUILDING	\$15,000	.40	60 .00			.00	\$15,000		\$60 .00
	CONTENTS	5,000	.50	25 .00			.00	5,000		25 .00
	BLANKET COVERAGE NOT PERMITTED							ANNUAL SUBTOTAL		85 .00
	ONE YEAR POLICY <input checked="" type="checkbox"/>							THREE YEAR SUBTOTAL (ANNUAL X THREE)		.00
	THREE YEAR POLICY <input type="checkbox"/>							EXPENSE CONSTANT +		20 .00
	(FOR COMPUTATION OF A THREE YEAR POLICY MULTIPLY THE ANNUAL SUBTOTAL BY THREE, AND THEN ADD THE EXPENSE CONSTANT)							TOTAL PREPAID PREMIUM		\$105 .00

THREE YEAR	13 COVERAGE REQUESTED - CHECK ONE BLOCK BELOW AND COMPLETE REMAINDER OF SECTION 13. BUILDING AND CONTENTS <input checked="" type="checkbox"/> BUILDING ONLY <input type="checkbox"/> CONTENTS ONLY <input type="checkbox"/>									
	COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			BASIC AND ADDITIONAL		TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	TOTAL AMOUNT OF INSURANCE REQUESTED		
	BUILDING	\$15,000	.40	60 .00			.00	\$15,000		\$60 .00
	CONTENTS	5,000	.50	25 .00			.00	5,000		25 .00
	BLANKET COVERAGE NOT PERMITTED							ANNUAL SUBTOTAL		85 .00
	ONE YEAR POLICY <input type="checkbox"/>							THREE YEAR SUBTOTAL (ANNUAL X THREE)		255 .00
	THREE YEAR POLICY <input checked="" type="checkbox"/>							EXPENSE CONSTANT +		20 .00
	(FOR COMPUTATION OF A THREE YEAR POLICY MULTIPLY THE ANNUAL SUBTOTAL BY THREE, AND THEN ADD THE EXPENSE CONSTANT)							TOTAL PREPAID PREMIUM		\$275 .00

**Example 2: Non-Residential**  
 \$75,000 building coverage  
 \$25,000 contents coverage

ONE YEAR	13 COVERAGE REQUESTED - CHECK ONE BLOCK BELOW AND COMPLETE REMAINDER OF SECTION 13. BUILDING AND CONTENTS <input checked="" type="checkbox"/> BUILDING ONLY <input type="checkbox"/> CONTENTS ONLY <input type="checkbox"/>									
	COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			BASIC AND ADDITIONAL		TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	TOTAL AMOUNT OF INSURANCE REQUESTED		
	BUILDING	\$75,000	.50	375 .00			.00	\$75,000		\$375 .00
	CONTENTS	25,000	1.00	250 .00			.00	25,000		250 .00
	BLANKET COVERAGE NOT PERMITTED							ANNUAL SUBTOTAL		625 .00
	ONE YEAR POLICY <input checked="" type="checkbox"/>							THREE YEAR SUBTOTAL (ANNUAL X THREE)		.00
	THREE YEAR POLICY <input type="checkbox"/>							EXPENSE CONSTANT +		20 .00
	(FOR COMPUTATION OF A THREE YEAR POLICY MULTIPLY THE ANNUAL SUBTOTAL BY THREE, AND THEN ADD THE EXPENSE CONSTANT)							TOTAL PREPAID PREMIUM		\$645 .00

THREE YEAR	13 COVERAGE REQUESTED - CHECK ONE BLOCK BELOW AND COMPLETE REMAINDER OF SECTION 13. BUILDING AND CONTENTS <input checked="" type="checkbox"/> BUILDING ONLY <input type="checkbox"/> CONTENTS ONLY <input type="checkbox"/>									
	COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			BASIC AND ADDITIONAL		TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	TOTAL AMOUNT OF INSURANCE REQUESTED		
	BUILDING	\$75,000	.50	375 .00			.00	\$75,000		\$375 .00
	CONTENTS	25,000	1.00	250 .00			.00	25,000		250 .00
	BLANKET COVERAGE NOT PERMITTED							ANNUAL SUBTOTAL		625 .00
	ONE YEAR POLICY <input type="checkbox"/>							THREE YEAR SUBTOTAL (ANNUAL X THREE)		1875 .00
	THREE YEAR POLICY <input checked="" type="checkbox"/>							EXPENSE CONSTANT +		20 .00
	(FOR COMPUTATION OF A THREE YEAR POLICY MULTIPLY THE ANNUAL SUBTOTAL BY THREE, AND THEN ADD THE EXPENSE CONSTANT)							TOTAL PREPAID PREMIUM		\$1895 .00

REGULAR PROGRAM  
PRE-FIRM CONSTRUCTION

PRE-FIRM (PRE)

## REGULAR PROGRAM PRE-FIRM CONSTRUCTION

This section is used to rate the buildings and contents which are classified as Pre-FIRM construction.

Instructions for completing the application form are contained in the Application (APP) Chapter of the Manual.

For insurance rating purposes, Pre-FIRM construction means construction or substantial improvement which started on or before December 31, 1974, or before the effective date of the initial Flood Insurance Rate Map (FIRM) of the community, whichever is later.

**PRE-FIRM**

Pre-FIRM construction may, at the option of the applicant, be elevation rated using the rates in the Post-FIRM Chapter of the Manual, provided that certification of the building's lowest floor elevation accompanies the flood insurance application. Elevation rates are often lower than Pre-FIRM zone rates.

**Optional Elevation  
Rating**

The maximum amounts of flood insurance available under the Regular Program have been established by law.

### AMOUNT OF INSURANCE AVAILABLE

	Basic Insurance Limits	Additional Insurance Limits	Total Insurance Available
<b>BUILDING COVERAGE</b>			
Single Family Dwelling	\$ 35,000	\$150,000	\$185,000
2-4 Family Dwelling	\$ 35,000	\$215,000	\$250,000
Other Residential	\$100,000	\$150,000	\$250,000
Non-Residential	\$100,000	\$100,000	\$200,000
Small Business	\$100,000	\$150,000	\$250,000
<b>CONTENTS COVERAGE (per unit)</b>			
Residential	\$ 10,000	\$ 50,000	\$ 60,000
Non-Residential	\$100,000	\$100,000	\$200,000
Small Business	\$100,000	\$200,000	\$300,000

For rating purposes in the Regular Program, separate rates have been established for the BASIC LIMITS and the ADDITIONAL LIMITS.

**Coverage Limits**

The breaking point between BASIC LIMITS and ADDITIONAL LIMITS is not controlled by the amount authorized under the Emergency Program's available limits, but rather was developed from loss information.

**Expense Constant**

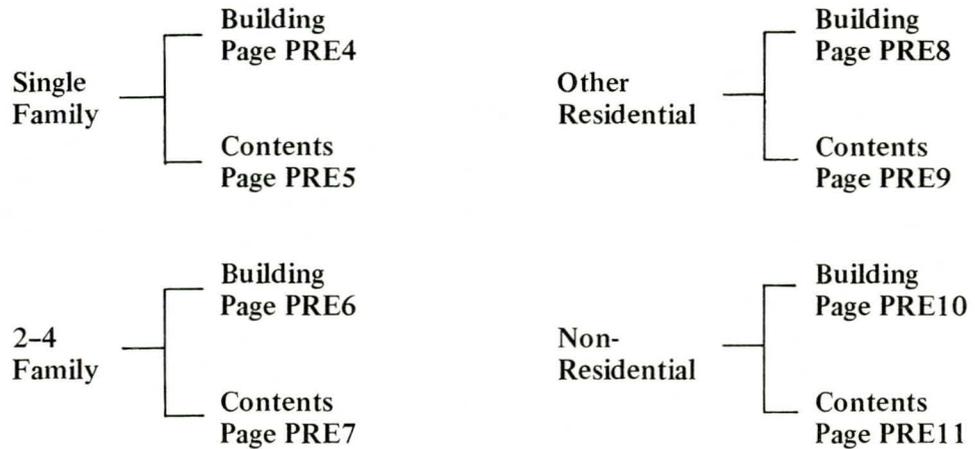
An expense constant of \$20.00 per policy (either one year or three years) is charged to defray the Federal Government's policy writing and other expenses. The insured can save \$40.00 by applying for a three-year policy.

**RATING EXAMPLES**

*Example:* Single Family Dwelling without basement  
 \$100,000 building  
 \$ 25,000 contents

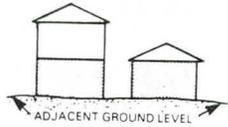
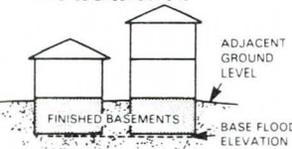
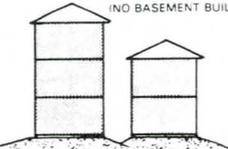
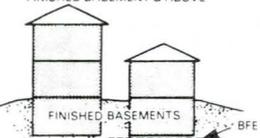
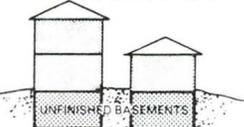
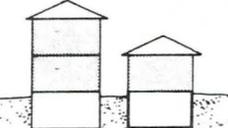
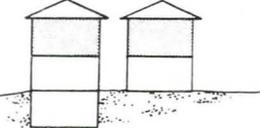
COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE REQUESTED	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM		
BUILDING	\$35,000	.40	140.00	65,000	.17	111.00	\$100,000	\$251.00
CONTENTS	10,000	.50	50.00	15,000	.28	42.00	25,000	92.00
BLANKET COVERAGE NOT PERMITTED ONE YEAR POLICY <input type="checkbox"/> (FOR COMPUTATION OF A THREE YEAR POLICY THREE YEAR POLICY <input checked="" type="checkbox"/> MULTIPLY THE ANNUAL SUBTOTAL BY THREE, AND THEN ADD THE EXPENSE CONSTANT)							ANNUAL SUBTOTAL	343.00
							THREE YEAR SUBTOTAL (ANNUAL X THREE)	1,029.00
							EXPENSE CONSTANT +	20.00
							TOTAL PREPAID PREMIUM	1,049.00

**GUIDE TO PRE-FIRM RATE TABLES**



## CONTENTS LOCATION

The table below should be used in specifying the location of the insured's contents in Multi-Family Residential and in Non-Residential structures. For rating purposes in a single-family dwelling, the residential contents are considered to be located throughout the entire structure regardless of the building type.

Contents Location*	ON APPLICATION FORM		
	⑩ (B) Building Type (including basement if any)	⑩ (C) Basement is:	⑪ Contents
<p>LOWEST FLOOR ONLY ABOVE GROUND LEVEL (NO BASEMENT BUILDING)</p> 	<p>1 One Floor or 2 Two Floors</p>	<p>0 None</p>	<p>3 First Floor Only</p>
<p>FINISHED BASEMENT ONLY</p> 	<p>2 Two Floors or 3 Three or More Floors</p>	<p>1 Finished</p>	<p>1 Basement Only</p>
<p>LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT BUILDING)</p> 	<p>2 Two Floors or 3 Three or More Floors</p>	<p>0 None</p>	<p>4 First Floor and Above Only</p>
<p>FINISHED BASEMENT &amp; ABOVE</p> 	<p>2 Two Floors or 3 Three or More Floors</p>	<p>1 Finished</p>	<p>2 Basement and Above</p>
<p>UNFINISHED BASEMENT &amp; ABOVE</p> 	<p>2 Two Floors or 3 Three or More Floors</p>	<p>2 Unfinished</p>	<p>2 Basement and Above</p>
<p>LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (OF BASEMENT BUILDING - NO CONTENTS IN BASEMENT)</p> 	<p>2 Two Floors or 3 Three or More Floors</p>	<p>1 Finished or 2 Unfinished</p>	<p>4 First Floor and Above Only</p>
<p>ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR</p> 	<p>2 Two Floors or 3 Three or More Floors</p>	<p>0 None or 1 Finished or 2 Unfinished</p>	<p>5 Second Floor and Above Only</p>

\*The headings in this column correspond to the contents location in the Pre-FIRM rate tables in this chapter.

**SINGLE FAMILY  
Building Coverage**

**REGULAR PROGRAM  
PRE-FIRM CONSTRUCTION**

**Rates for Basic Building Coverage  
First \$35,000 of Insurance**

Type of Building	A, AO*, AH*, D, A1-A30	V, V1-V30	A99, B, C
No Basement	.40	.40	.20
Unfinished Basement	.40	.40	.25
Finished Basement	.40	.40	.35
Mobile Home	.40	.40	.25

**Rates for Additional Building Coverage  
Over \$35,000 of Insurance**

No Basement	.17	.45	.06
Unfinished Basement	.35	1.10	.15
Finished Basement	.50	1.90	.25
Mobile Home	.30	2.10	.20

\* See Special Rating Rule for Zones AO and AH on GR18.

**REGULAR PROGRAM  
PRE-FIRM CONSTRUCTION**

**SINGLE FAMILY  
Contents Coverage**

**Rates for Basic Contents Coverage  
First \$10,000 of Insurance**

Type of Building	A, AO*, AH*, D, A1-A30	V, V1-V30	A99, B, C
No Basement	.50	.50	.35
Unfinished Basement	.50	.50	.40
Finished Basement	.50	.50	.50
Mobile Home	.50	.50	.35

**Rates for Additional Contents Coverage  
Over \$10,000 of Insurance**

No Basement	.28	.80	.11
Unfinished Basement	.55	1.10	.35
Finished Basement	.70	3.00	.50
Mobile Home	.38	2.00	.20

\* See Special Rating Rule for Zones AO and AH on GR18.

**2-4 FAMILY  
Building Coverage**

**REGULAR PROGRAM  
PRE-FIRM CONSTRUCTION**

**Rates for Basic Building Coverage  
First \$35,000 of Insurance**

<b>Type of Building</b>	<b>A, AO*, AH*, D, A1-A30</b>	<b>V, V1-V30</b>	<b>A99, B, C</b>
No Basement	.40	.40	.20
Unfinished Basement	.40	.40	.25
Finished Basement	.40	.40	.35

**Rates for Additional Building Coverage  
Over \$35,000 of Insurance**

No Basement	.17	.45	.06
Unfinished Basement	.35	1.10	.15
Finished Basement	.50	1.90	.25

\* See Special Rating Rule for Zones AO and AH on GR18.

**REGULAR PROGRAM  
PRE-FIRM CONSTRUCTION**

**2-4 FAMILY  
Contents Coverage**

**Rates for Basic Contents Coverage  
First \$10,000 of Insurance**

Contents Location*	A, AO**, AH**, D A1-A30	V, V1-V30	A99, B, C
Finished Basement Only	.50	.50	.50
Unfinished Basement and Above	.50	.50	.50
Finished Basement and Above	.50	.50	.50
Lowest Floor Only Above Ground Level	.50	.50	.35
Lowest Floor Above Ground Level and Higher Floors	.50	.50	.35
Above Ground Level More Than One Full Floor	.11	.23	.11

**Rates for Additional Contents Coverage  
Over \$10,000 of Insurance**

Finished Basement Only	1.00	1.75	.80
Unfinished Basement and Above	.55	1.10	.35
Finished Basement and Above	.70	1.25	.40
Lowest Floor Only Above Ground Level	.25	.80	.25
Lowest Floor Above Ground Level and Higher Floors	.20	.70	.11
Above Ground Level More Than One Full Floor	.11	.23	.11

\* Refer to Contents Location guide on PRE3 for assistance in specifying the location of the insured contents.

\*\* See Special Rating Rule for Zones AO and AH on GR18.

**OTHER RESIDENTIAL  
Building Coverage**

**REGULAR PROGRAM  
PRE-FIRM CONSTRUCTION**

**Rates for Basic Building Coverage  
First \$100,000 of Insurance**

<b>Type of Building</b>	<b>A, AO*, AH*, D, A1-A30</b>	<b>V, V1-V30</b>	<b>A99, B, C</b>
No Basement	.40	.40	.20
Unfinished Basement	.40	.40	.30
Finished Basement	.40	.40	.35

**Rates for Additional Building Coverage  
Over \$100,000 of Insurance**

No Basement	.33	.75	.06
Unfinished Basement	.42	1.80	.15
Finished Basement	.70	2.50	.25

\* See Special Rating Rule for Zones AO and AH on GR18.

**REGULAR PROGRAM  
PRE-FIRM CONSTRUCTION**

**OTHER RESIDENTIAL  
Contents Coverage**

**Rates for Basic Contents Coverage  
First \$10,000 of Insurance**

<b>Contents Location*</b>	<b>A, AO**, AH**, D A1-A30</b>	<b>V, V1-V30</b>	<b>A99, B, C</b>
Finished Basement Only	.50	.50	.50
Unfinished Basement and Above	.50	.50	.50
Finished Basement and Above	.50	.50	.50
Lowest Floor Only Above Ground Level	.50	.50	.35
Lowest Floor Above Ground Level and Higher Floors	.50	.50	.35
Above Ground Level More Than One Full Floor	.11	.23	.11

**Rates for Additional Contents Coverage  
Over \$10,000 of Insurance**

Finished Basement Only	1.00	1.75	.80
Unfinished Basement and Above	.55	1.10	.35
Finished Basement and Above	.70	1.25	.40
Lowest Floor Only Above Ground Level	.25	.80	.25
Lowest Floor Above Ground Level and Higher Floors	.20	.70	.11
Above Ground Level More Than One Full Floor	.11	.23	.11

\* Refer to Contents Location guide on PRE3 for assistance in specifying the location of the insured contents.

\*\* See Special Rating Rule for Zones AO and AH on GR18.

**NON-RESIDENTIAL  
Building Coverage**

**REGULAR PROGRAM  
PRE-FIRM CONSTRUCTION**

**Rates for Basic Building Coverage  
First \$100,000 of Insurance**

Type of Building	A, AO*, AH*, D, A1-A30	V, V1-V30	A99, B, C
No Basement	.50	.50	.20
Unfinished Basement	.50	.50	.30
Finished Basement	.50	.50	.35
Mobile Home	.50	.50	.30

**Rates for Additional Building Coverage  
Over \$100,000 of Insurance**

No Basement	.33	.75	.06
Unfinished Basement	.42	1.80	.15
Finished Basement	.70	2.50	.15
Mobile Home	.60	3.40	.30

\* See Special Rating Rule for Zones AO and AH on GR18.

**REGULAR PROGRAM  
PRE-FIRM CONSTRUCTION**

**NON-RESIDENTIAL  
Contents Coverage**

**Rates for Basic Contents Coverage  
First \$100,000 of Insurance**

Contents Location*	A, AO**, AH**, D A1-A30	V, V1-V30	A99, B, C
Finished Basement Only	1.00	1.00	1.00
Unfinished Basement and Above	1.00	1.00	.60
Finished Basement and Above	1.00	1.00	.70
Lowest Floor Only Above Ground Level	1.00	1.00	.25
Lowest Floor Above Ground Level and Higher Floors	1.00	1.00	.25
Above Ground Level More Than One Full Floor	.11	.30	.11
Mobile Home	1.00	1.00	.25

**Rates for Additional Contents Coverage  
Over \$100,000 of Insurance**

Finished Basement Only	1.40	2.45	.80
Unfinished Basement and Above	.95	1.80	.35
Finished Basement and Above	1.00	1.95	.40
Lowest Floor Only Above Ground Level	.75	1.30	.15
Lowest Floor Above Ground Level and Higher Floors	.60	1.10	.15
Above Ground Level More Than One Full Floor	.11	.30	.11
Mobile Home	.75	3.30	.25

\* Refer to Contents Location guide on PRE3 for assistance in specifying the location of the insured contents.

\*\* See Special Rating Rule for Zones AO and AH on GR18.

REGULAR PROGRAM  
POST-FIRM CONSTRUCTION

## REGULAR PROGRAM POST-FIRM CONSTRUCTION

This section is used to rate buildings and contents which are classified as Post-FIRM construction.

Instructions for completing the application form are contained in the Application chapter of the manual.

For insurance rating purposes, Post-FIRM construction means construction or substantial improvement which started after December 31, 1974 or on or after the effective date of the initial Flood Insurance Rate Map (FIRM) of the community, whichever is later.

Pre-FIRM construction may, at the option of the applicant, be elevation rated using the rates in the Post-FIRM chapter of the manual, provided that certification of the building's lowest floor elevation accompanies the flood insurance application. Elevation rates are often lower than Pre-FIRM zone rates.

In FIRM Zones A1-A30, AO, AH, and V1-V30, the applicable rate must be determined based upon the Lowest Floor Elevation of a Post-FIRM building. The insured must provide an elevation certificate in order for the agent to determine the proper rate (refer to the Elevation Certificate Section of the manual). Elevation data on Post-FIRM buildings is available from the local community official responsible for administering the community's flood plain management ordinance.

The maximum amounts of flood insurance available under the Regular Program have been established by law.

**POST-FIRM**

**Optional Elevation  
Rating**

**Lowest Floor  
Elevation**

### AMOUNT OF INSURANCE AVAILABLE

	Basic Insurance Limits	Additional Insurance Limits	Total Insurance Available
<b>BUILDING COVERAGE</b>			
Single Family Dwelling	\$ 35,000	\$150,000	\$185,000
2-4 Family Dwelling	\$ 35,000	\$215,000	\$250,000
Other Residential	\$100,000	\$150,000	\$250,000
Non-Residential	\$100,000	\$100,000	\$200,000
Small Business	\$100,000	\$150,000	\$250,000
<b>CONTENTS COVERAGE (per unit)</b>			
Residential	\$ 10,000	\$ 50,000	\$ 60,000
Non-Residential	\$100,000	\$100,000	\$200,000
Small Business	\$100,000	\$200,000	\$300,000

**Coverage Limits** For rating purposes in the Regular Program, separate rates have been established for the BASIC LIMITS and the ADDITIONAL LIMITS.

The breaking point between BASIC LIMITS and ADDITIONAL LIMITS is not controlled by the amount authorized under the Emergency and Regular Program's available limits of liability, but was developed from loss information.

**Expense Constant** An expense constant of \$20.00 per policy (either one year or three years) is charged to defray the Federal government's policy writing and other expenses. The insured can save \$40.00 by applying for a three year policy.

**RATING EXAMPLES**

*Example 1:* Single Family Dwelling  
 \$100,000 building  
 \$ 50,000 contents

COVERAGE AND RATING	13 COVERAGE REQUESTED - CHECK ONE BLOCK BELOW AND COMPLETE REMAINDER OF SECTION 13. BUILDING AND CONTENTS <input checked="" type="checkbox"/> BUILDING ONLY <input type="checkbox"/> CONTENTS ONLY <input type="checkbox"/>								
	COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE REQUESTED	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM		
	BUILDING	\$35,000	.40	140.00	\$65,000	.15	97.00	\$100,000	\$237.00
	CONTENTS	10,000	.50	50.00	40,000	.15	60.00	50,000	110.00
	BLANKET COVERAGE NOT PERMITTED							ANNUAL SUBTOTAL	347.00
	ONE YEAR POLICY <input type="checkbox"/>							(FOR COMPUTATION OF A THREE YEAR POLICY	
	THREE YEAR POLICY <input checked="" type="checkbox"/>							MULTIPLY THE ANNUAL SUBTOTAL BY THREE, AND	
								THREE YEAR SUBTOTAL (ANNUAL X THREE)	1041.00
								EXPENSE CONSTANT +	20.00
							TOTAL PREPAID PREMIUM	1061.00	

*Example 2:* Church  
 \$200,000 building  
 \$ 50,000 contents

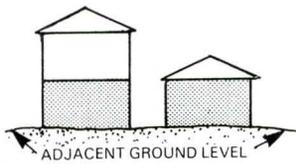
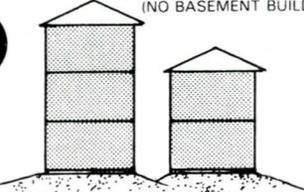
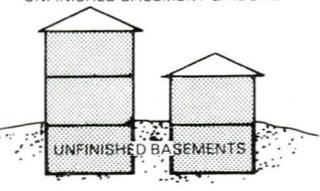
COVERAGE AND RATING	13 COVERAGE REQUESTED - CHECK ONE BLOCK BELOW AND COMPLETE REMAINDER OF SECTION 13. BUILDING AND CONTENTS <input checked="" type="checkbox"/> BUILDING ONLY <input type="checkbox"/> CONTENTS ONLY <input type="checkbox"/>								
	COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE REQUESTED	TOTAL PREMIUM
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM		
	BUILDING	\$100,000	.50	500.00	100,000	.30	300.00	\$200,000	\$800.00
	CONTENTS	50,000	1.00	500.00			.00	50,000	500.00
	BLANKET COVERAGE NOT PERMITTED							ANNUAL SUBTOTAL	1300.00
	ONE YEAR POLICY <input checked="" type="checkbox"/>							(FOR COMPUTATION OF A THREE YEAR POLICY	
	THREE YEAR POLICY <input type="checkbox"/>							MULTIPLY THE ANNUAL SUBTOTAL BY THREE, AND	
								THREE YEAR SUBTOTAL (ANNUAL X THREE)	.00
								EXPENSE CONSTANT +	20.00
							TOTAL PREPAID PREMIUM	\$1320.00	

**Submit for Rating** No applicant for insurance on Post-FIRM construction or substantial improvement for which no risk rate is published in the Flood Insurance Manual can obtain flood insurance coverage until the NFIP has approved the application and established the risk premium rate.

For these buildings, submit the application to NFIP (P.O. Box 34653, Bethesda, MD 20817) for rating along with a copy of the variance issued by the community and a recent photograph or blue print. Do not submit any premium with the application. The NFIP will return the premium quotation for the coverage requested.

## CONTENTS LOCATION

The table below should be used in specifying the location of the insured's contents in Multi-Family Residential and in Non-Residential buildings. For rating purposes in a single-family dwelling, the residential contents are considered to be located throughout the entire building regardless of the building type.

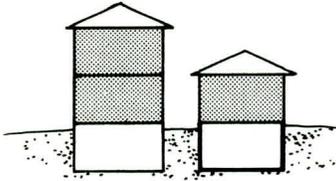
Contents Location*	ON APPLICATION FORM		
	⑩ (B) Building Type (including basement if if any)	⑩ (C) Basement is:	⑪ Contents
<p>LOWEST FLOOR ONLY ABOVE GROUND LEVEL (NO BASEMENT BUILDING)</p> 	<p>1 One Floor or 2 Two Floors</p> <p>For Zones A1-A30, use Elevation tables 2A, 3A or 4A For all other Zones, See pages POST9, 11 or 13.</p>	<p>0 None</p>	<p>3 First Floor Only</p>
<p>FINISHED BASEMENT ONLY</p> 	<p>2 Two Floors or 3 Three or More Floors</p> <p>For Zones A1-A30, use Elevation tables 2A, 3A or 4A For all other Zones, see pages POST9, 11 or 13.</p>	<p>1 Finished</p>	<p>1 Basement Only</p>
<p>LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT BUILDING)</p> 	<p>2 Two Floors or 3 Three or More Floors</p> <p>For Zones A1-A30, use Elevation tables 2B, 3B or 4B For all other Zones, see pages POST9, 11 or 13.</p>	<p>0 None</p>	<p>4 First Floor and Above Only</p>
<p>FINISHED BASEMENT &amp; ABOVE</p> 	<p>2 Two Floors or 3 Three or More Floors</p> <p>For Zones A1-A30, use Elevation tables 2B, 3B or 4B For all other Zones, see pages POST9, 11 or 13.</p>	<p>1 Finished</p>	<p>2 Basement and Above</p>
<p>UNFINISHED BASEMENT &amp; ABOVE</p> 	<p>2 Two Floors or 3 Three or More Floors</p> <p>For Zones A1-A30, use Elevation tables 2C, 3C or 4C For all other Zones, see pages POST9, 11 or 13.</p>	<p>2 Unfinished</p>	<p>2 Basement and Above</p>

\*The headings in this column correspond to the contents location in the Post-FIRM rate tables in this chapter.

**CONTENTS LOCATION (cont)**

**Contents Location**

LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (OF BASEMENT BUILDING—NO CONTENTS IN BASEMENT)



**10 (B) Building Type (including basement if any)**

- 2 Two Floors  
or
- 3 Three or More Floors

For Zones A1-A30, use Elevation tables 2D, 3D or 4D  
For all other Zones see pages POST9, 11 or 13.

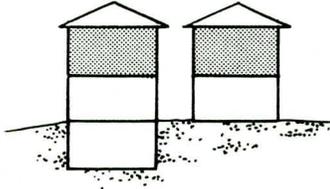
**10 (C) BASEMENT is:**

- 1 Finished  
or
- 2 Unfinished

**11 Contents**

- 4 First Floor and Above Only

ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR.



- 2 Two Floors  
or
- 3 Three or More Floors

For Zones A1-A30, use Elevation tables 2E, 3E or 4E  
For all other Zones see pages POST9, 11 or 13.

- 0 None  
or
- 1 Finished  
or
- 2 Unfinished

- 5 Second Floor and Above Only

\*The headings in this column correspond to the contents location in the Post-FIRM rate tables in this chapter.

## GUIDE TO RATE TABLES

### BUILDING OCCUPANCY

	FIRM Zone*	Coverage	Location	
SINGLE FAMILY	A1-A30	┌ Building	page POST14	
		└ Contents	page POST15	
	All Other**	┌ Building	page POST6	
		└ Contents	page POST7	
	2-4 FAMILY	A1-A30	┌ Building	page POST16
			└ Contents	page POST17
All Other**		┌ Building	page POST8	
		└ Contents	page POST9	
OTHER RESIDENTIAL	A1-A30	┌ Building	page POST18	
		└ Contents	page POST19	
	All Other**	┌ Building	page POST10	
		└ Contents	page POST11	
NON-RESIDENTIAL	A1-A30	┌ Building	page POST20	
		└ Contents	page POST21	
	All Other**	┌ Building	page POST12	
		└ Contents	page POST13	
MOBILE HOME	A1-A30	┌ Building	page POST22, 23	
		└ Contents	page POST22, 23	
	All Other**	┌ Building	page POST6, 12	
		└ Contents	page POST7, 13	

\*For FIRM Zones V and V1-V30, refer to the RVA section of the manual.  
 \*\*All other Zones includes AO, AH, A99, B, C, and D.

**SINGLE FAMILY  
Building Coverage**

**REGULAR PROGRAM  
POST-FIRM CONSTRUCTION**

The Zone rates below apply to all Post-FIRM Single-Family buildings in the Regular Program except those located in Zones A, A1-A30 and V, V1-V30. For Zones A1-A30, see page POST14. For Zone A, see page POST24. For Zones V, V1-V30 refer to the V-Zone Manual Section.

**Rates for Basic Building Coverage  
First \$35,000 of Insurance**

Type of Building	AO*, AH*	A99, B	C	D	AOB*, AHB*
No Basement					
One Floor	.40	.20	.20	.40	.20
Split Level and Two or More Floors	.40	.20	.20	.40	.20
Unfinished Basement***					
Two Floors	**	.25	.25	**	**
Split Level and Three or More Floors	**	.25	.25	**	**
Finished Basement***					
Two Floors	**	.35	.35	**	**
Split Level and Three or More Floors	**	.35	.35	**	**
Mobile Home	.40	.25	.25	.80	.25

**Rates for Additional Building Coverage  
Over \$35,000 of Insurance**

No Basement	.15	.06	.06	.17	.06
Unfinished Basement***	**	.15	.15	**	**
Finished Basement***	**	.25	.25	**	**
Mobile Home	.35	.20	.20	.45	.20

\*See Special Rating Procedures for Zones AO and AH on GR18.

\*\*Submit to NFIP for rating. See instructions on POST2

\*\*\*Finished or unfinished enclosed areas underneath lowest elevated floor. See DB6 and 7 for guidelines for proper rating of elevated buildings.

**REGULAR PROGRAM  
POST-FIRM CONSTRUCTION**

**SINGLE FAMILY  
Contents Coverage**

The Zone rates below apply to all Post-FIRM Single Family contents in the Regular Program except those located in Zones A, A1-A30 and V, V1-V30. For Zones A1-A30, see page POST15. For Zone A, see page POST25. For Zones V, V1-V30 refer to the V-Zone Manual Section.

**Rates for Basic Contents Coverage  
First \$10,000 of Insurance**

Type of Building	AO*, AH*	A99, B	C	D	AOB*, AHB*
No Basement					
One Floor	.75	.35	.35	.35	.35
Split Level and Two or More Floors	.50	.35	.35	.55	.35
Unfinished Basement***					
Two Floors	**	.50	.50	**	**
Split Level and Three or More Floors	**	.50	.50	**	**
Finished Basement***					
Two Floors	**	.60	.60	**	**
Split Level and Three or More Floors	**	.60	.60	**	**
Mobile Home	.55	.35	.35	.75	.35

**Rates for Additional Contents Coverage  
Over \$10,000 of Insurance**

No Basement	.15	.11	.11	.17	.11
Unfinished Basement***	**	.35	.35	**	**
Finished Basement***	**	.40	.40	**	**
Mobile Home	.35	.20	.20	.45	.20

\*See Special Rating Procedures for Zones AO and AH on GR18.

\*\*Submit to NFIP for rating. See instructions on POST2.

\*\*\*Finished or unfinished enclosed areas underneath lowest elevated floor. See DB6 and 7 for guidelines for proper rating of elevated buildings.

**2-4 FAMILY  
Building Coverage**

**REGULAR PROGRAM  
POST-FIRM CONSTRUCTION**

The Zone rates below apply to all Post-FIRM Single Family contents in the Regular Program except those located in Zones A, A1-A30 and V, V1-V30. For Zones A1-A30, see page POST16. For Zone A, see page POST24. For Zones V, V1-V30 refer to the V-Zone Manual Section.

**Rates for Basic Building Coverage  
First \$35,000 of Insurance**

Type of Building	AO*, AH*	A99, B	C	D	AOB*, AHB*
No Basement					
One Floor	.40	.20	.20	.40	.20
Split Level and Two or More Floors	.40	.20	.20	.40	.20
Unfinished Basement***					
Two Floors	**	.30	.30	**	**
Split Level and Three or More Floors	**	.30	.30	**	**
Finished Basement***					
Two Floors	**	.35	.35	**	**
Split Level and Three or More Floors	**	.35	.35	**	**

**Rates for Additional Building Coverage  
Over \$35,000 of Insurance**

No Basement	.30	.06	.06	.30	.06
Unfinished Basement***	**	.15	.15	**	**
Finished Basement***	**	.25	.25	**	**

- \*See Special Rating Procedures for Zones AO and AH on GR18.
- \*\*Submit to NFIP for rating. See instructions on POST2.
- \*\*\*Finished or unfinished enclosed areas underneath lowest elevated floor. See DB6 and 7 for guidelines for proper rating of elevated buildings.

**REGULAR PROGRAM  
POST-FIRM CONSTRUCTION**

**2-4 FAMILY  
Contents Coverage**

The Zone rates below apply to all Post-FIRM Single Family contents in the Regular Program except those located in Zones A, A1-A30 and V, V1-V30. For Zones A1-A30, see page POST17. For Zone A, see page POST27. For Zones V, V1-V30 refer to the V-Zone Manual Section.

Contents Location <sup>†</sup>	Rates for Basic Contents Coverage First \$10,000 of Insurance				
	AO*, AH*	A99, B	C	D	AOB*, AHB*
Finished Basement Only	**	1.20	1.20	**	**
Unfinished Basement and Above ***	**	.50	.50	**	**
Finished Basement and Above ***	**	.60	.60	**	**
Lowest Floor Only Above Ground Level	.75	.35	.35	.55	.35
Lowest Floor Above Ground Level and Higher Floors	.50	.35	.35	.55	.35
Above Ground Level More Than One Full Floor	.11	.11	.11	.11	.11
Rates for Additional Contents Coverage Over \$10,000 of Insurance					
Finished Basement Only	**	.80	.80	**	**
Unfinished Basement and Above ***	**	.35	.35	**	**
Finished Basement and Above ***	**	.40	.40	**	**
Lowest Floor Only Above Ground Level	.25	.25	.25	.25	.25
Lowest Floor Above Ground Level and Higher Floors	.20	.11	.11	.25	.11
Above Ground Level More Than One Full Floor	.11	.11	.11	.11	.11

<sup>†</sup> Refer to Contents Location guide on POST3 and 4 for assistance in specifying the location of the insured's contents.

\* See Special Rating Procedures for Zones AO and AH on GR18.

\*\* Submit to NFIP for rating. See instructions on POST2.

\*\*\* Finished or unfinished enclosed areas underneath lowest elevated floor. See DB6 and 7 for guidelines for proper rating of elevated buildings.

**OTHER RESIDENTIAL  
Building Coverage**

**REGULAR PROGRAM  
POST-FIRM CONSTRUCTION**

The Zone rates below apply to all Post-FIRM Single Family contents in the Regular Program except those located in Zones A, A1-A30 and V, V1-V30. For Zones A1-A30, see page POST18. For Zone A, see page POST26. For Zones V, V1-V30 refer to the V-Zone Manual Section.

**Rates for Basic Building Coverage  
First \$100,000 of Insurance**

Type of Building	AO*, AH*	A99, B	C	D	AOB*, AHB*
No Basement					
One Floor	.50	.20	.20	.50	.20
Split Level and Two or More Floors	.50	.20	.20	.50	.20
Unfinished Basement***					
Two Floors	**	.30	.30	**	**
Split Level and Three or More Floors	**	.30	.30	**	**
Finished Basement***					
Two Floors	**	.35	.35	**	**
Split Level and Three or More Floors	**	.35	.35	**	**

**Rates for Additional Building Coverage  
Over \$100,000 of Insurance**

No Basement	.30	.06	.06	.30	.06
Unfinished Basement***	**	.15	.15	**	**
Finished Basement***	**	.25	.25	**	**

\* See Special Rating Procedures for Zones AO and AH on GR18.

\*\*Submit to NFIP for rating. See instructions on POST2.

\*\*\* Finished or unfinished enclosed areas underneath lowest elevated floor. See DB6 and 7 for guidelines for proper rating of elevated buildings.

**REGULAR PROGRAM  
POST-FIRM CONSTRUCTION**

**OTHER RESIDENTIAL  
Contents Coverage**

The Zone rates below apply to all Post-FIRM Other Residential contents in the Regular Program except those located in Zones A, A1-A30 and V, V1-V30. For Zones A1-A30, see POST19. For Zone A, see POST27. For Zones V, V1-V30 refer to the V-Zone Manual Section.

**Rates for Basic Contents Coverage  
First \$10,000 of Insurance**

Contents Location <sup>†</sup>	AO*, AH*	A99, B	C	D	AOB*, AHB*
Finished Basement Only	**	1.20	1.20	**	**
Unfinished Basement and Above ***	**	.50	.50	**	**
Finished Basement and Above ***	**	.60	.60	**	**
Lowest Floor Only Above Ground Level	.75	.35	.35	.55	.35
Lowest Floor Above Ground Level and Higher Floors	.50	.35	.35	.55	.35
Above Ground Level More Than One Full Floor	.11	.11	.11	.11	.11

**Rates for Additional Contents Coverage  
Over \$10,000 of Insurance**

Finished Basement Only	**	.80	.80	**	**
Unfinished Basement and Above ***	**	.35	.35	**	**
Finished Basement and Above ***	**	.40	.40	**	**
Lowest Floor Only Above Ground Level	.25	.25	.25	.25	.25
Lowest Floor Above Ground Level and Higher Floors	.20	.11	.11	.25	.11
Above Ground Level More Than One Full Floor	.11	.11	.11	.11	.11

† Refer to Contents Location guide on POST3 and 4 for assistance in specifying the location of the insured's

\*See Special Rating Procedures for Zones AO and AH on page GR18.

\*\*Submit to NFIP for rating. See instructions on page POST2.

\*\*\*Finished or unfinished enclosed areas underneath lowest elevated floor. See DB6 and 7 for guidelines for proper rating of elevated buildings.

**NON-RESIDENTIAL  
Building Coverage**

**REGULAR PROGRAM  
POST-FIRM CONSTRUCTION**

The Zone rates below apply to all Post-FIRM Single Family contents in the Regular Program except those located in Zones A, A1-A30 and V, V1-V30. For Zones A1-A30, see page POST20. For Zone A, see page POST26. For Zones V, V1-V30 refer to the V-Zone Manual Section.

**Rates for Basic Building Coverage  
First \$100,000 of Insurance**

Type of Building	AO*, AH*	A99, B	C	D	AOB*, AHB*
No Basement					
One Floor	.50	.20	.20	.50	.20
Split Level and Two or More Floors	.50	.20	.20	.50	.20
Unfinished Basement***					
Two Floors	**	.30	.30	**	**
Split Level and Three or More Floors	**	.30	.30	**	**
Finished Basement***					
Two Floors	**	.35	.35	**	**
Split Level and Three or More Floors	**	.35	.35	**	**
Mobile Home	1.10	.30	.30	1.30	.30

**Rates for Additional Building Coverage  
Over \$100,000 of Insurance**

No Basement	.30	.06	.06	.30	.06
Unfinished Basement***	**	.15	.15	**	**
Finished Basement***	**	.25	.25	**	**
Mobile Home	.60	.30	.30	.50	.30

\*See Special Rating Procedures for Zones AO and AH on page GR18.

\*\*Submit to NFIP for rating. See instructions on POST2.

\*\*\*Finished or unfinished enclosed areas underneath lowest elevated floor. See pages DB6 and 7 for guidelines for proper rating of elevated buildings.

**REGULAR PROGRAM  
POST-FIRM CONSTRUCTION**

**NON-RESIDENTIAL  
Contents Coverage**

The Zone rates below apply to all Post-FIRM Single Family contents in the Regular Program except those located in Zones A, A1-A30 and V, V1-V30. For Zones A1-A30, see page POST21. For Zone A, see page POST28. For Zones V, V1-V30 refer to the V-Zone Manual Section.

**Rates for Basic Contents Coverage  
First \$100,000 of Insurance**

Contents Location <sup>†</sup>	AO*, AH*	A99, B	C	D	AOB*, AHB*
Finished Basement Only	**	1.10	1.00	**	**
Unfinished Basement and Above***	**	.60	.60	**	**
Finished Basement and Above***	**	.70	.70	**	**
Lowest Floor Only Above Ground Level	1.10	.25	.25	1.00	.25
Lowest Floor Above Ground Level and Higher Floors	1.00	.25	.25	1.00	.25
Above Ground Level More Than One Full Floor	.11	.11	.11	.11	.11
Mobile Home	1.00	.25	.25	1.05	.25

**Rates for Additional Contents Coverage  
Over \$100,000 of Insurance**

Finished Basement Only	**	.80	.80	**	**
Unfinished Basement and Above***	**	.35	.35	**	**
Finished Basement and Above***	**	.40	.40	**	**
Lowest Floor Only Above Ground Level	.75	.15	.15	.75	.15
Lowest Floor Above Ground Level and Higher Floors	.60	.15	.15	.75	.15
Above Ground Level More Than One Full Floor	.11	.11	.11	.11	.11
Mobile Home	.75	.25	.25	.75	.25

<sup>†</sup>Refer to Contents Location guide on POST3 and 4 for assistance in specifying the location of the insured's contents.

\*See Special Rating Procedures for Zones AO and AH on page GR18.

\*\*Submit to NFIP for rating. See instructions on page POST2.

\*\*\*Finished or unfinished enclosed areas underneath lowest elevated floor. See pages DB6 and 7 for guidelines for proper rating of elevated buildings.

**SINGLE FAMILY  
Building Coverage**

**REGULAR PROGRAM  
POST-FIRM CONSTRUCTION**

One Floor No Basement					Elevation of lowest floor above or below BFE	Two or More Floors and Split Level – No Basement				
First \$35,000						First \$35,000				
A1- A10	A11- A14	A15- A17	A18- A22	A23- A30	A1- A10	A11- A14	A15- A17	A18- A22	A23- A30	
.10	.10	.10	.10	.10	+4	.10	.10	.10	.10	.10
.10	.10	.10	.10	.12	+3	.10	.10	.10	.10	.10
.10	.10	.10	.14	.18	+2	.10	.10	.10	.11	.17
.10	.14	.17	.22	.25	+1	.10	.11	.14	.18	.22
.20	.24	.27	.32	.33	0	.20	.20	.21	.24	.27
.48	.45	.45	.45	.45	-1	.40	.40	.40	.40	.40
*	*	*	*	*	-2	*	*	*	*	*
<b>Over \$35,000</b>						<b>Over \$35,000</b>				
.06	.06	.06	.06	.06	+3	.06	.06	.06	.06	.06
.06	.06	.06	.06	.06	+2	.06	.06	.06	.06	.06
.06	.06	.06	.06	.07	+1	.06	.06	.06	.06	.06
.06	.06	.07	.08	.09	0	.06	.06	.06	.06	.06
.48	.45	.45	.45	.45	-1	.40	.40	.40	.40	.40
*	*	*	*	*	-2	*	*	*	*	*
<b>Two or more Floors and Split Level Including Finished Basement**</b>						<b>Two or More Floors and Split Level Including Unfinished Basement**</b>				
First \$35,000						First \$35,000				
A1- A10	A11- A14	A15- A17	A18- A22	A23- A30		A1- A10	A11- A14	A15- A17	A18- A22	A23- A30
.10	.10	.10	.10	.10	+4	.10	.10	.10	.10	.10
.10	.10	.10	.10	.10	+3	.10	.10	.10	.10	.10
.10	.10	.10	.11	.17	+2	.10	.10	.10	.10	.10
.10	.11	.14	.18	.22	+1	.10	.10	.10	.12	.14
.20	.20	.21	.25	.27	0	.20	.20	.20	.20	.20
.40	.40	.40	.40	.40	-1	.40	.40	.40	.40	.40
*	*	*	*	*	-2	*	*	*	*	*
<b>Over \$35,000</b>						<b>Over \$35,000</b>				
.06	.06	.06	.06	.06	+3	.06	.06	.06	.06	.06
.06	.06	.06	.06	.06	+2	.06	.06	.06	.06	.06
.06	.06	.06	.06	.06	+1	.06	.06	.06	.06	.06
.06	.06	.06	.06	.06	0	.06	.06	.06	.06	.06
.40	.40	.40	.40	.40	-1	.40	.40	.40	.40	.40
*	*	*	*	*	-2	*	*	*	*	*

\*Submit to NFIP for rating. See instructions on POST2.

\*\*If building is elevated, see DB6 and 7 for guidelines for proper rating of elevated buildings.

**REGULAR PROGRAM  
POST-FIRM CONSTRUCTION**

**SINGLE FAMILY  
Contents Coverage**

One Floor No Basement					Elevation of lowest floor above or below	Two or More Floors and Split Level – No Basement				
First \$10,000					BFE	First \$10,000				
A1- A10	A11- A14	A15- A17	A18- A22	A23- A30		A1- A10	A11- A14	A15- A17	A18- A22	A23- A30
.11	.11	.11	.11	.11	+4	.11	.11	.11	.11	.11
.11	.11	.13	.20	.27	+3	.11	.11	.11	.13	.18
.11	.18	.24	.32	.39	+2	.11	.11	.15	.21	.27
.24	.33	.39	.47	.53	+1	.15	.21	.26	.33	.38
.48	.55	.59	.65	.69	0	.30	.37	.41	.46	.53
1.23	.86	.87	.88	.91	-1	.76	.60	.61	.64	.69
*	*	*	*	*	-2	*	*	*	*	*
Over \$10,000						Over \$10,000				
.11	.11	.11	.11	.11	+3	.11	.11	.11	.11	.11
.11	.11	.11	.11	.11	+2	.11	.11	.11	.11	.11
.11	.11	.11	.12	.13	+1	.11	.11	.11	.11	.11
.12	.14	.15	.16	.18	0	.11	.11	.11	.12	.13
1.23	.86	.87	.88	.91	-1	.76	.60	.61	.64	.69
*	*	*	*	*	-2	*	*	*	*	*
Two or More Floors and Split Level Including Finished Basement**						Two or More Floors and Split Level Including Unfinished Basement**				
First \$10,000						First \$10,000				
A1- A10	A11- A14	A15- A17	A18- A22	A23- A30		A1- A10	A11- A14	A15- A17	A18- A22	A23- A30
.11	.11	.11	.11	.11	+4	.11	.11	.11	.11	.11
.11	.11	.11	.13	.18	+3	.11	.11	.11	.11	.11
.11	.11	.15	.21	.27	+2	.11	.11	.11	.13	.13
.15	.21	.26	.33	.38	+1	.11	.12	.16	.23	.23
.30	.37	.41	.46	.53	0	.19	.25	.29	.35	.35
.76	.60	.61	.64	.69	-1	.50	.50	.50	.50	.50
*	*	*	*	*	-2	*	*	*	*	*
Over \$10,000						Over \$10,000				
.11	.11	.11	.11	.11	+3	.11	.11	.11	.11	.11
.11	.11	.11	.11	.11	+2	.11	.11	.11	.11	.11
.11	.11	.11	.11	.11	+1	.11	.11	.11	.11	.11
.11	.11	.11	.12	.13	0	.11	.11	.11	.11	.11
.76	.60	.61	.64	.69	-1	.50	.50	.50	.50	.50
*	*	*	*	*	-2	*	*	*	*	*

\*Submit to NFIP for rating. See instructions on POST2.

\*\*If building is elevated, see DB6 and 7 for guidelines for proper rating of elevated buildings.

**2-4 FAMILY  
Building Coverage**

**REGULAR PROGRAM  
POST-FIRM CONSTRUCTION**

One Floor No Basement					Elevation of lowest floor above or below BFE	Two or More Floors and Split Level – No Basement				
First \$35,000						First \$35,000				
A1- A10	A11- A14	A15- A17	A18- A22	A23- A30		A1- A10	A11- A14	A15- A17	A18- A22	A23- A30
.10	.10	.10	.10	.10	+4	.10	.10	.10	.10	.10
.10	.10	.10	.10	.12	+3	.10	.10	.10	.10	.10
.10	.10	.10	.14	.18	+2	.10	.10	.10	.11	.17
.10	.14	.17	.22	.25	+1	.10	.11	.14	.18	.22
.20	.24	.27	.32	.33	0	.20	.20	.21	.24	.27
.48	.45	.45	.45	.45	-1	.40	.40	.40	.40	.40
*	*	*	*	*	-2	*	*	*	*	*
Over \$35,000						Over \$35,000				
.06	.06	.06	.06	.06	+3	.06	.06	.06	.06	.06
.06	.06	.06	.06	.06	+2	.06	.06	.06	.06	.06
.06	.06	.06	.06	.07	+1	.06	.06	.06	.06	.06
.06	.06	.07	.08	.09	0	.06	.06	.06	.06	.06
.48	.45	.45	.45	.45	-1	.40	.40	.40	.40	.40
*	*	*	*	*	-2	*	*	*	*	*
Two or More Floors and Split Level Including Finished Basement						Two or More Floors and Split Level Including Unfinished Basement				
First \$35,000						First \$35,000				
A1- A10	A11- A14	A15- A17	A18- A22	A23- A30		A1- A10	A11- A14	A15- A17	A18- A22	A23- A30
.10	.10	.10	.10	.10	+4	.10	.10	.10	.10	.10
.10	.10	.10	.10	.10	+3	.10	.10	.10	.10	.10
.10	.10	.10	.11	.17	+2	.10	.10	.10	.10	.10
.10	.11	.14	.18	.22	+1	.10	.10	.10	.12	.14
.20	.20	.21	.25	.27	0	.20	.20	.20	.20	.20
.40	.40	.40	.40	.40	-1	.40	.40	.40	.40	.40
*	*	*	*	*	-2	*	*	*	*	*
Over \$35,000						Over \$35,000				
.06	.06	.06	.06	.06	+3	.06	.06	.06	.06	.06
.06	.06	.06	.06	.06	+2	.06	.06	.06	.06	.06
.06	.06	.06	.06	.06	+1	.06	.06	.06	.06	.06
.06	.06	.06	.06	.06	0	.06	.06	.06	.06	.06
.40	.40	.40	.40	.40	-1	.40	.40	.40	.40	.40
*	*	*	*	*	-2	*	*	*	*	*

\*Submit to NFIP for rating. See instructions on page POST2.

If building is elevated, see pages DB6 and 7 for guidelines for proper rating of elevated building.

**REGULAR PROGRAM  
POST-FIRM CONSTRUCTION**

**2-4 FAMILY  
Contents Coverage**

<b>2 A</b>	Lowest Floor Only Above Ground Level (No Basement Building) Or [Finished] Basement Only	Elevation of lowest floor above or below	Lowest Floor Above Ground Level and Higher Floors (No Basement Building) Or [Finished] Basement & Above	<b>2 B</b>
	BFE			

First \$10,000					BFE	First \$10,000				
A1- A10	A11- A14	A15- A17	A18- A22	A23- A30		A1- A10	A11- A14	A15- A17	A18- A22	A23- A30
.11	.11	.11	.11	.11	+4	.11	.11	.11	.11	.11
.11	.11	.13	.20	.27	+3	.11	.11	.11	.13	.18
.11	.18	.24	.32	.39	+2	.11	.11	.15	.21	.27
.24	.33	.39	.47	.53	+1	.15	.21	.26	.33	.38
.48	.55	.59	.65	.69	0	.30	.37	.41	.46	.53
1.23	.86	.87	.88	.91	-1	.76	.60	.61	.64	.69
*	*	*	*	*	-2	*	*	*	*	*
Over \$10,000					BFE	Over \$10,000				
A1- A10	A11- A14	A15- A17	A18- A22	A23- A30		A1- A10	A11- A14	A15- A17	A18- A22	A23- A30
.11	.11	.11	.11	.11	+3	.11	.11	.11	.11	.11
.11	.11	.11	.11	.11	+2	.11	.11	.11	.11	.11
.11	.11	.11	.12	.13	+1	.11	.11	.11	.11	.11
.12	.14	.15	.16	.18	0	.11	.11	.11	.12	.13
1.23	.86	.87	.88	.91	-1	.76	.60	.61	.64	.69
*	*	*	*	*	-2	*	*	*	*	*

<b>2 C</b>	[Unfinished] Basement and Above
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<b>2 D</b>	Lowest Floor Above Ground Level and Higher Floors (Of Basement Building – No Contents in Basement)
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First \$10,000					BFE	First \$10,000				
A1- A10	A11- A14	A15- A17	A18- A22	A23- A30		A1- A10	A11- A14	A15- A17	A18- A22	A23- A30
.11	.11	.11	.11	.11	+4	.11	.11	.11	.11	.11
.11	.11	.11	.11	.11	+3	.11	.11	.11	.11	.11
.11	.11	.11	.13	.13	+2	.11	.11	.11	.11	.11
.11	.12	.16	.23	.23	+1	.11	.11	.11	.11	.11
.19	.25	.29	.35	.35	0	.11	.11	.11	.11	.11
.50	.50	.50	.50	.50	-1	.11	.11	.11	.11	.11
*	*	*	*	*	-2	*	*	*	*	*
Over \$10,000					BFE	Over \$10,000				
A1- A10	A11- A14	A15- A17	A18- A22	A23- A30		A1- A10	A11- A14	A15- A17	A18- A22	A23- A30
.11	.11	.11	.11	.11	+3	.11	.11	.11	.11	.11
.11	.11	.11	.11	.11	+2	.11	.11	.11	.11	.11
.11	.11	.11	.11	.11	+1	.11	.11	.11	.11	.11
.11	.11	.11	.11	.11	0	.11	.11	.11	.11	.11
.50	.50	.50	.50	.50	-1	.11	.11	.11	.11	.11
*	*	*	*	*	-2	*	*	*	*	*

<b>2 E</b>	Above Ground Level – More Than One Floor Basic and Additional Rates – All Elevations	Zones A1-A30	.11
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\*Submit to NFIP for rating. See instructions on POST2.  
If building is elevated, see DB6 and 7 for guidelines for proper rating of elevated buildings.  
For contents located in unfinished basement only, submit to NFIP for rating.

**OTHER RESIDENTIAL  
Building Coverage**

**REGULAR PROGRAM  
POST-FIRM CONSTRUCTION**

One Floor No Basement					Elevation of lowest floor above or below BFE	Two or More Floors and Split Level – No Basement				
A1- A10	First \$100,000			A23- A30		A1- A10	First \$100,000			
	A11- A14	A15- A17	A18- A22				A11- A14	A15- A17	A18- A22	A23- A30
.10	.10	.10	.10	.10	+4	.10	.10	.10	.10	.10
.10	.10	.10	.13	.17	+3	.10	.10	.10	.12	.16
.10	.12	.17	.23	.24	+2	.10	.10	.13	.18	.21
.15	.22	.27	.34	.34	+1	.13	.18	.23	.28	.29
.29	.36	.41	.48	.48	0	.23	.32	.35	.38	.39
.80	.75	.75	.75	.75	-1	.66	.66	.66	.66	.66
*	*	*	*	*	-2	*	*	*	*	*
<b>Over \$100,000</b>						<b>Over \$100,000</b>				
.06	.06	.06	.06	.06	+4	.06	.06	.06	.06	.06
.06	.06	.06	.07	.10	+3	.06	.06	.06	.06	.09
.06	.06	.09	.12	.16	+2	.06	.06	.07	.09	.12
.08	.12	.14	.19	.22	+1	.07	.09	.12	.14	.16
.17	.20	.23	.27	.30	0	.17	.17	.18	.19	.21
.80	.75	.75	.75	.75	-1	.66	.66	.66	.66	.66
*	*	*	*	*	-2	*	*	*	*	*
<b>Two or More Floors and Split Level Including Finished Basement</b>						<b>Two or More Floors and Split Level Including Unfinished Basement</b>				
A1- A10	First \$100,000			A23- A30		A1- A10	First \$100,000			
	A11- A14	A15- A17	A18- A22				A11- A14	A15- A17	A18- A22	A23- A30
.10	.10	.10	.10	.10	+4	.10	.10	.10	.10	.10
.10	.10	.10	.12	.16	+3	.10	.10	.10	.10	.10
.10	.10	.13	.18	.21	+2	.10	.10	.10	.13	.17
.13	.18	.23	.28	.29	+1	.10	.13	.17	.20	.23
.23	.32	.35	.38	.39	0	.23	.28	.29	.30	.33
.66	.66	.66	.66	.66	-1	.59	.59	.59	.59	.59
*	*	*	*	*	-2	*	*	*	*	*
<b>Over \$100,000</b>						<b>Over \$100,000</b>				
.06	.06	.06	.06	.06	+4	.06	.06	.06	.06	.06
.06	.06	.06	.06	.09	+3	.06	.06	.06	.06	.06
.06	.06	.07	.09	.12	+2	.06	.06	.06	.07	.09
.07	.09	.12	.14	.16	+1	.06	.06	.09	.10	.12
.17	.17	.18	.19	.21	0	.13	.14	.15	.15	.17
.66	.66	.66	.66	.66	-1	.59	.59	.59	.59	.59
*	*	*	*	*	-2	*	*	*	*	*

\*Submit to NFIP for rating. See instructions on POST2.  
If building is elevated, see DB6 and 7 for guidelines for proper rating of elevated buildings.

**REGULAR PROGRAM  
POST-FIRM CONSTRUCTION**

**OTHER RESIDENTIAL  
Contents Coverage**

<b>3 A</b>	Lowest Floor Only Above Ground Level (No Basement Building) Or [Finished] Basement Only	Elevation of lowest floor above or below	Lowest Floor Above Ground Level and Higher Floors (No Basement Building) Or [Finished] Basement & Above	<b>3 B</b>
	BFE			

First \$10,000					BFE	First \$10,000				
A1- A10	A11- A14	A15- A17	A18- A22	A23- A30		A1- A10	A11- A14	A15- A17	A18- A22	A23- A30
.11	.11	.11	.11	.11	+4	.11	.11	.11	.11	.11
.11	.11	.13	.20	.27	+3	.11	.11	.11	.13	.18
.11	.18	.24	.32	.39	+2	.11	.11	.15	.21	.27
.24	.33	.39	.47	.53	+1	.15	.21	.26	.33	.38
.48	.55	.59	.65	.69	0	.30	.37	.41	.46	.53
1.23	.86	.87	.88	.91	-1	.76	.60	.61	.64	.69
*	*	*	*	*	-2	*	*	*	*	*
Over \$10,000					BFE	Over \$10,000				
A1- A10	A11- A14	A15- A17	A18- A22	A23- A30		A1- A10	A11- A14	A15- A17	A18- A22	A23- A30
.11	.11	.11	.11	.11	+3	.11	.11	.11	.11	.11
.11	.11	.11	.11	.11	+2	.11	.11	.11	.11	.11
.11	.11	.11	.12	.13	+1	.11	.11	.11	.11	.11
.12	.14	.15	.16	.18	0	.11	.11	.11	.12	.13
1.23	.86	.87	.88	.91	-1	.76	.60	.61	.64	.69
*	*	*	*	*	-2	*	*	*	*	*

<b>3 C</b>	[Unfinished] Basement and Above
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<b>3 D</b>	Lowest Floor Above Ground Level and Higher Floors (Of Basement Building – No Contents in Basement)
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First \$10,000					BFE	First \$10,000				
A1- A10	A11- A14	A15- A17	A18- A22	A23- A30		A1- A10	A11- A14	A15- A17	A18- A22	A23- A30
.11	.11	.11	.11	.11	+4	.11	.11	.11	.11	.11
.11	.11	.11	.11	.11	+3	.11	.11	.11	.11	.11
.11	.11	.11	.13	.13	+2	.11	.11	.11	.11	.11
.11	.12	.16	.23	.23	+1	.11	.11	.11	.11	.11
.19	.25	.29	.35	.35	0	.11	.11	.11	.11	.11
.50	.50	.50	.50	.50	-1	.11	.11	.11	.11	.11
*	*	*	*	*	-2	*	*	*	*	*
Over \$10,000					BFE	Over \$10,000				
A1- A10	A11- A14	A15- A17	A18- A22	A23- A30		A1- A10	A11- A14	A15- A17	A18- A22	A23- A30
.11	.11	.11	.11	.11	+3	.11	.11	.11	.11	.11
.11	.11	.11	.11	.11	+2	.11	.11	.11	.11	.11
.11	.11	.11	.11	.11	+1	.11	.11	.11	.11	.11
.11	.11	.11	.11	.11	0	.11	.11	.11	.11	.11
.50	.50	.50	.50	.50	-1	.11	.11	.11	.11	.11
*	*	*	*	*	-2	*	*	*	*	*

<b>3 E</b>	Above Ground Level – More Than One Floor Basic and Additional Rates – All Elevations	Zones A1-A30	.11
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\*Submit to NFIP for rating. See instructions on POST2.

If building is elevated, see DB6 and 7 for guidelines for proper rating of elevated buildings.

For contents located in unfinished basement only, submit to NFIP for rating.

**NON-RESIDENTIAL  
Building Coverage**

**REGULAR PROGRAM  
POST-FIRM CONSTRUCTION**

One Floor No Basement					Elevation of lowest floor above or below BFE	Two or More Floors and Split Level – No Basement				
First \$100,000						First \$100,000				
A1- A10	A11- A14	A15- A17	A18- A22	A23- A30		A1- A10	A11- A14	A15- A17	A18- A22	A23- A30
.10	.10	.10	.10	.10	+4	.10	.10	.10	.10	.10
.10	.10	.10	.13	.17	+3	.10	.10	.10	.12	.16
.10	.12	.17	.23	.24	+2	.10	.10	.13	.18	.21
.15	.22	.27	.34	.34	+1	.13	.18	.23	.28	.29
.29	.36	.41	.48	.48	0	.23	.32	.35	.38	.39
.80	.75	.75	.75	.75	-1	.66	.66	.66	.66	.66
*	*	*	*	*	-2	*	*	*	*	*
<b>Over \$100,000</b>						<b>Over \$100,000</b>				
.06	.06	.06	.06	.06	+4	.06	.06	.06	.06	.06
.06	.06	.06	.07	.10	+3	.06	.06	.06	.06	.09
.06	.06	.09	.12	.16	+2	.06	.06	.07	.09	.12
.08	.12	.14	.19	.22	+1	.07	.09	.12	.14	.16
.17	.20	.23	.27	.30	0	.17	.17	.18	.19	.21
.80	.75	.75	.75	.75	-1	.66	.66	.66	.66	.66
*	*	*	*	*	-2	*	*	*	*	*
Two or More Floors and Split Level Including Finished Basement						Two or More Floors and Split Level Including Unfinished Basement				
First \$100,000						First \$100,000				
A1- A10	A11- A14	A15- A17	A18- A22	A23- A30		A1- A10	A11- A14	A15- A17	A18- A22	A23- A30
.10	.10	.10	.10	.10	+4	.10	.10	.10	.10	.10
.10	.10	.10	.12	.16	+3	.10	.10	.10	.10	.10
.10	.10	.13	.18	.21	+2	.10	.10	.10	.13	.17
.13	.18	.23	.28	.29	+1	.10	.13	.17	.20	.23
.23	.32	.35	.38	.39	0	.23	.28	.29	.30	.33
.66	.66	.66	.66	.66	-1	.59	.59	.59	.59	.59
*	*	*	*	*	-2	*	*	*	*	*
<b>Over \$100,000</b>						<b>Over \$100,000</b>				
.06	.06	.06	.06	.06	+4	.06	.06	.06	.06	.06
.06	.06	.06	.06	.09	+3	.06	.06	.06	.06	.06
.06	.06	.07	.09	.12	+2	.06	.06	.06	.07	.09
.07	.09	.12	.14	.16	+1	.06	.07	.09	.10	.12
.17	.17	.18	.19	.21	0	.13	.14	.15	.15	.17
.66	.66	.66	.66	.66	-1	.59	.59	.59	.59	.59
*	*	*	*	*	-2	*	*	*	*	*

\*Submit to NFIP for rating. See instructions on POST2.  
If building is elevated, see DB6 and 7 for guidelines for proper rating of elevated buildings.

**REGULAR PROGRAM  
POST-FIRM CONSTRUCTION**

**NON-RESIDENTIAL  
Contents Coverage**

<b>4 A</b>	Lowest Floor Only Above Ground Level (No Basement Building) Or [Finished] Basement Only	Elevation of lowest floor above or below	BFE	Lowest Floor Above Ground Level and Higher Floors (No Basement Building) Or [Finished] Basement & Above	<b>4 B</b>

First \$100,000					BFE	First \$100,000				
A1- A10	A11- A14	A15- A17	A18- A22	A23- A30		A1- A10	A11- A14	A15- A17	A18- A22	A23- A30
.11	.11	.11	.11	.11	+5	.11	.11	.11	.11	.11
.11	.11	.11	.16	.22	+4	.11	.11	.11	.13	.19
.11	.13	.20	.25	.25	+3	.11	.11	.15	.20	.20
.16	.25	.28	.40	.40	+2	.12	.20	.22	.30	.30
.27	.37	.48	.60	.60	+1	.20	.23	.34	.45	.45
.57	.67	.75	.84	.84	0	.34	.43	.54	.63	.63
1.92	1.33	1.34	1.37	1.44	-1	1.52	1.11	1.13	1.16	1.23
*	*	*	*	*	-2	*	*	*	*	*
Over \$100,000					BFE	Over \$100,000				
A1- A10	A11- A14	A15- A17	A18- A22	A23- A30		A1- A10	A11- A14	A15- A17	A18- A22	A23- A30
.11	.11	.11	.11	.11	+4	.11	.11	.11	.11	.11
.11	.11	.11	.11	.11	+3	.11	.11	.11	.11	.11
.11	.11	.11	.11	.11	+2	.11	.11	.11	.11	.11
.17	.22	.31	.40	.40	+1	.11	.11	.19	.28	.28
.51	.57	.65	.74	.74	0	.31	.33	.44	.53	.53
1.92	1.33	1.34	1.37	1.44	-1	1.52	1.11	1.13	1.16	1.23
*	*	*	*	*	-2	*	*	*	*	*

<b>4 C</b>	[Unfinished] Basement and Above	Lowest Floor Above Ground Level and Higher Floors (Of Basement Building – No Contents in Basement)	<b>4 D</b>

First \$100,000					BFE	First \$100,000				
A1- A10	A11- A14	A15- A17	A18- A22	A23- A30		A1- A10	A11- A14	A15- A17	A18- A22	A23- A30
.11	.11	.11	.11	.11	+4	.11	.11	.11	.11	.11
.11	.11	.11	.16	.16	+3	.11	.11	.11	.11	.11
.11	.16	.22	.30	.30	+2	.11	.11	.12	.20	.20
.23	.23	.34	.45	.45	+1	.13	.13	.24	.35	.35
.43	.43	.54	.63	.63	0	.23	.23	.44	.53	.53
1.10	1.10	1.10	1.10	1.10	-1	1.00	1.00	1.00	1.00	1.00
*	*	*	*	*	-2	*	*	*	*	*
Over \$100,000					BFE	Over \$100,000				
A1- A10	A11- A14	A15- A17	A18- A22	A23- A30		A1- A10	A11- A14	A15- A17	A18- A22	A23- A30
.11	.11	.11	.11	.11	+3	.11	.11	.11	.11	.11
.11	.11	.11	.11	.11	+2	.11	.11	.11	.11	.11
.16	.16	.24	.33	.33	+1	.11	.11	.11	.11	.11
.43	.43	.54	.63	.63	0	.11	.11	.11	.11	.11
1.10	1.10	1.10	1.10	1.10	-1	1.00	1.00	1.00	1.00	1.00
*	*	*	*	*	-2	*	*	*	*	*

<b>4 E</b>	Above Ground Level – More Than One Floor Basic and Additional Rates – All Elevations	Zones A1-A30	.11

If building is elevated, see DB6 and 7 for guidelines for proper rating of elevated buildings.  
For contents located in unfinished basement only, submit to NFIP for rating.

**SINGLE FAMILY  
Mobile Homes**

**REGULAR PROGRAM  
POST-FIRM CONSTRUCTION**

**BUILDING COVERAGE**

First \$35,000

	A1- A3	A4- A7	A8- A10	A11- A14	A15- A17	A18- A22	A23- A30
+4	.10	.10	.10	.10	.10	.10	.10
+3	.10	.10	.10	.10	.10	.13	.15
+2	.10	.10	.10	.12	.19	.29	.32
+1	.10	.10	.18	.32	.39	.49	.53
0	.35	.40	.55	.64	.66	.74	.77
-1	*	*	*	*	*	*	*

Over \$35,000

+1	.06	.06	.06	.06	.06	.06	.06
0	.06	.06	.06	.06	.07	.08	.08
-1	*	*	*	*	*	*	*

**CONTENTS COVERAGE**

First \$10,000

	A1- A3	A4- A7	A8- A10	A11- A14	A15- A17	A18- A22	A23- A30
+4	.11	.11	.11	.11	.11	.11	.11
+3	.11	.11	.11	.11	.11	.16	.16
+2	.11	.11	.11	.12	.19	.35	.35
+1	.11	.11	.11	.33	.44	.61	.61
0	.20	.36	.48	.71	.79	.95	.95
-1	*	*	*	*	*	*	*

Over \$10,000

+1	.11	.11	.11	.11	.11	.11	.11
0	.11	.11	.11	.12	.12	.14	.14
-1	*	*	*	*	*	*	*

\*Submit to NFIP for rating. See instruction on page POST2.

**REGULAR PROGRAM  
POST-FIRM CONSTRUCTION**

**NON-RESIDENTIAL  
Mobile Homes**

**BUILDING COVERAGE  
First \$100,000**

	A1- A3	A4- A7	A8- A10	A11- A14	A15- A17	A18- A22	A23- A30
+4	.10	.10	.10	.10	.10	.10	.10
+3	.10	.10	.10	.10	.10	.21	.26
+2	.10	.10	.10	.20	.32	.47	.53
+1	.15	.15	.30	.53	.67	.82	.88
0	.53	.66	.91	1.07	1.14	1.25	1.29
-1	*	*	*	*	*	*	*

**Over \$100,000**

+1	.06	.06	.06	.06	.06	.06	.06
0	.06	.06	.07	.07	.07	.08	.09
-1	*	*	*	*	*	*	*

**CONTENTS COVERAGE  
First \$100,000**

	A1- A3	A4- A7	A8- A10	A11- A14	A15- A17	A18- A22	A23- A30
+4	.16	.16	.16	.16	.16	.16	.16
+3	.16	.16	.16	.16	.20	.35	.42
+2	.16	.16	.16	.28	.36	.54	.60
+1	.37	.37	.37	.50	.65	.84	.92
0	.73	.73	.73	1.07	1.19	1.37	1.43
-1	*	*	*	*	*	*	*

**Over \$100,000**

+3	.11	.11	.11	.11	.11	.11	.11
+2	.11	.11	.11	.11	.20	.35	.35
+1	.12	.12	.14	.35	.53	.74	.74
0	.30	.54	.72	1.07	1.19	1.43	1.43
-1	*	*	*	*	*	*	*

\*Submit to NFIP for rating. See instruction on POST2.

**1-4 FAMILY – BUILDING COVERAGE**  
*The A Zone Rates Below Apply To All Post-FIRM*  
*1-4 Family Buildings In The Regular Program*

Type of Elevation Certification	Elevation Difference to Nearest Foot	All Buildings No Basements <sup>3</sup>		All Elevated Buildings With Unfinished Enclosed Areas Underneath Lowest Elevated Floor <sup>4</sup>		All Other Buildings (with Basement, etc.)
		Basic Limits	Additional Limits	Basic Limits	Additional Limits	
Lowest Floor <sup>1</sup> No estimated BFE provided by the community or registered professional engineer, architect or surveyor	+5 or More	.30	.15	.30	.15	Submit for Rating
	+2 to +4	.40	.17	.40	.17	
	+1 or Less	Submit for Rating		Submit for Rating		
(Unfinished Enclosed Area Not Insured)						
Lowest Floor <sup>2</sup> Estimated BFE provided by the community or registered professional engineer, architect or surveyor	+2 or More	.25	.10	.25	.10	Submit for Rating
	0 to +1	.30	.15	.30	.15	
	-1	.60	.60	.60	.60	
	-2 or Less	Submit for Rating		Submit for Rating		
(Unfinished Enclosed Area Not Insured)						
No Elevation Certificate (Construction prior to Oct. 1, 1982 only)		.50	.25	.50	.25	Submit for Rating
(Unfinished Enclosed Area Not Insured)						

<sup>1</sup> The lowest floor elevation is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building. This procedure for determining elevation is to be used if the community has not adopted or otherwise recommended a minimum Base Flood Elevation for Zone A and no estimated Base Flood Elevation has been determined by a registered professional, and certified to on the Elevation Certificate.

<sup>2</sup> The lowest floor elevation is the measured distance between the estimated Base Flood Elevation provided by the community or determined by a registered professional and the lowest floor elevation of the building. This procedure for determining elevation is to be used when both the estimated Base Flood Elevation and the lowest floor elevation are certified to on the Elevation Certificate.

<sup>3</sup> Also includes elevated buildings with finished enclosed area underneath lowest elevated floor. See Drawings of Buildings, page DB-7.

<sup>4</sup> See Drawings of Buildings, pages DB-7 and 8.

**SINGLE FAMILY – CONTENTS COVERAGE**  
*The A Zone Rates Below Apply To All Post-FIRM  
 Single Family Residential Contents In The Regular Program*

Type of Elevation Certification	Elevation Difference to Nearest Foot	All Buildings No Basements <sup>3</sup>		All Elevated Buildings With Unfinished Enclosed Areas Underneath Lowest Elevated Floor <sup>4</sup>		All Other Buildings (with Basement, etc.)
		Basic Limits	Additional Limits	Basic Limits	Additional Limits	
Lowest Floor <sup>1</sup> No estimated BFE provided by the community or registered professional engineer, architect or surveyor	+5 or More	.45	.15	.45	.15	Submit for Rating
	+2 to +4	.55	.17	.55	.17	
	+1 or Less	Submit for Rating		Submit for Rating (Contents Located in the Unfinished Enclosed Area Not Insured)		
Lowest Floor <sup>2</sup> Estimated BFE provided by the community or registered professional engineer, architect or surveyor	+2 or More	.35	.11	.35	.11	Submit for Rating
	0 to +1	.45	.15	.45	.15	
	-1	.75	.75	.75	.75	
	-2 or Less	Submit for Rating		Submit for Rating (Contents Located in the Unfinished Enclosed Area Not Insured)		
No Elevation Certificate (Construction prior to Oct. 1, 1982 only)		.60	.35	.60	.35	Submit for Rating
				(Contents Located in the Unfinished Enclosed Area Not Insured)		

<sup>1</sup> The lowest floor elevation is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building. This procedure for determining elevation is to be used if the community has not adopted or otherwise recommended a minimum Base Flood Elevation for Zone A and no estimated Base Flood Elevation has been determined by a registered professional, and certified to on the Elevation Certificate.

<sup>2</sup> The lowest floor elevation is the measured distance between the estimated Base Flood Elevation provided by the community or determined by a registered professional and the lowest floor elevation of the building. This procedure for determining elevation is to be used when both the estimated Base Flood Elevation and the lowest floor elevation are certified to on the Elevation Certificate.

<sup>3</sup> Also includes elevated buildings with finished enclosed area underneath lowest elevated floor. See Drawings of Buildings, page DB-7.

<sup>4</sup> See Drawings of Buildings, pages DB-7 and 8.

**OTHER RESIDENTIAL AND NON-RESIDENTIAL – BUILDING COVERAGE**

*The A Zone Rates Below Apply To All Post-FIRM*

*Other Residential and Non-Residential Building In The Regular Program*

Type of Elevation Certification	Elevation Difference to Nearest Foot	All Buildings No Basements		All Elevated Buildings With Unfinished Enclosed Areas Underneath Lowest Elevated Floor		All Other Buildings (with Basement, etc.)
		Basic Limits	Additional Limits	Basic Limits	Additional Limits	
Lowest Floor <sup>1</sup> No estimated BFE provided by the community or registered professional engineer, architect or surveyor	+5 or More	.40	.20	.40	.20	Submit for Rating
	+2 to +4	.50	.30	.50	.30	
	+1 or Less	Submit for Rating		Submit for Rating		
(Unfinished Enclosed Area Not Insured)						
Lowest Floor <sup>2</sup> Estimated BFE provided by the community or registered professional engineer, architect or surveyor	+2 or More	.35	.15	.35	.15	Submit for Rating
	0 to +1	.40	.20	.40	.20	
	-1	.85	.85	.85	.85	
	-2 or Less	Submit for Rating		Submit for Rating		
(Unfinished Enclosed Area Not Insured)						
No Elevation Certificate (Construction prior to Oct. 1, 1982 only)		.70	.35	.70	.35	Submit for Rating
(Unfinished Enclosed Area Not Insured)						

<sup>1</sup> The lowest floor elevation is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building. This procedure for determining elevation is to be used if the community has not adopted or otherwise recommended a minimum Base Flood Elevation for Zone A and no estimated Base Flood Elevation has been determined by a registered professional, and certified to on the Elevation Certificate.

<sup>2</sup> The lowest floor elevation is the measured distance between the estimated Base Flood Elevation provided by the community or determined by a registered professional and the lowest floor elevation of the building. This procedure for determining elevation is to be used when both the estimated Base Flood Elevation and the lowest floor elevation are certified to on the Elevation Certificate.

## 2-4 FAMILY AND OTHER RESIDENTIAL – CONTENTS COVERAGE

*The A Zone Rates Below Apply To All Post-FIRM*

*2-4 Family and Other Residential Contents In The Regular Program*

Type of Elevation Certification	Elevation Difference to Nearest Foot	Contents Located in Lowest Floor Used For Rating and Higher Floors		Contents Located One Floor or More Above Lowest Floor Used For Rating		All Other Contents (Locations, Basement, etc.)
		Basic Limits	Additional Limits	Basic Limits	Additional Limits	
Lowest Floor <sup>1</sup> No estimated BFE provided by the community or registered professional engineer, architect or surveyor	+5 or More	.45	.15	.11	.11	Submit for Rating
	+2 to +4	.55	.17	.11	.11	
	+1 or Less	Submit for Rating		Submit for Rating		
(Contents Located in the Unfinished Enclosed Area Not Insured)						
Lowest Floor <sup>2</sup> Estimated BFE provided by the community or registered professional engineer, architect or surveyor	+2 or More	.35	.10	.11	.11	Submit for Rating
	0 to +1	.45	.15	.11	.11	
	-1	.75	.75	.11	.11	
	-2 or Less	Submit for Rating		Submit for Rating		
(Contents Located in the Unfinished Enclosed Area Not Insured)						
No Elevation Certificate (Construction prior to Oct. 1, 1982 only)		.60	.35	.11	.11	Submit for Rating
(Contents Located in the Unfinished Enclosed Area Not Insured)						

<sup>1</sup> The lowest floor elevation is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building. This procedure for determining elevation is to be used if the community has not adopted or otherwise recommended a minimum Base Flood Elevation for Zone A and no estimated Base Flood Elevation has been determined by a registered professional, and certified to on the Elevation Certificate.

<sup>2</sup> The lowest floor elevation is the measured distance between the estimated Base Flood Elevation provided by the community or determined by a registered professional and the lowest floor elevation of the building. This procedure for determining elevation is to be used when both the estimated Base Flood Elevation and the lowest floor elevation are certified to on the Elevation Certificate.

**NON-RESIDENTIAL – CONTENTS COVERAGE**  
*The A Zone Rates Below Apply To All Post-FIRM  
 Non-Residential Contents In The Regular Program*

Type of Elevation Certification	Elevation Difference to Nearest Foot	Contents Located in Lowest Floor Used For Rating and Higher Floors		Contents Located One Floor or More Above Lowest Floor Used For Rating		All Other Contents (Locations, Basement, etc.)
		Basic Limits	Additional Limits	Basic Limits	Additional Limits	
Lowest Floor <sup>1</sup> No estimated BFE provided by the community or registered professional engineer, architect or surveyor	+5 or More	.60	.25	.11	.11	Submit for Rating
	+2 to +4	1.00	.60	.11	.11	
	+1 or Less	Submit for Rating		Submit for rating		
(Contents Located in the Unfinished Enclosed Area Not Insured)						
Lowest Floor <sup>2</sup> Estimated BFE provided by the community or registered professional engineer, architect or surveyor	+2 or More	.50	.20	.11	.11	Submit for Rating
	0 to +1	.90	.30	.11	.11	
	-1	1.50	1.50	.11	.11	
	-2 or Less	Submit for Rating		Submit for Rating		
(Contents Located in the Unfinished Enclosed Area Not Insured)						
No Elevation Certificate (Construction prior to Oct. 1, 1982 only)		1.20	.70	.11	.11	Submit for Rating
(Contents Located in the Unfinished Enclosed Area Not Insured)						

<sup>1</sup> The lowest floor elevation is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building. This procedure for determining elevation is to be used if the community has not adopted or otherwise recommended a minimum Base Flood Elevation for Zone A and no estimated Base Flood Elevation has been determined by a registered professional, and certified to on the Elevation Certificate.

<sup>2</sup> The lowest floor elevation is the measured distance between the estimated Base Flood Elevation provided by the community or determined by a registered professional and the lowest floor elevation of the building. This procedure for determining elevation is to be used when both the estimated Base Flood Elevation and the lowest floor elevation are certified to on the Elevation Certificate.

REGULAR PROGRAM V-ZONE  
POST-FIRM CONSTRUCTION

V-ZONE/POST-FIRM (RVA,RVA81)

## REGULAR PROGRAM V-ZONE POST-FIRM CONSTRUCTION

1975-81 Post-FIRM Construction means any Post-FIRM building where the start of construction or substantial improvement commenced prior to *October 1, 1981*.

1975-81  
POST-FIRM  
CONSTRUCTION

"1981" Post-FIRM Construction means any Post-FIRM building where the permit application date for the construction or substantial improvement is *on or after October 1, 1981*. Applications for insurance on these buildings must be completed following the procedures defined in the 1981 Post-FIRM V-Zone chapter (RVA81).

1981 POST-FIRM  
CONSTRUCTION

For an elevated building (building on posts, piles or piers) rated without a basement, the Zone V, V1-V30 rates do not allow for the flood risk to any addition of a habitable area (finished or used as living or work area) below the lowest elevated floor. Further, it does not allow for the flood risk to any machinery or equipment used to service the building located below lowest elevated floor.

RATING V-ZONE  
BUILDINGS

The diagrams, examples 1-8, Manual chapter DB, pages DB-14 and DB-15, are a guide to proper rating. These examples are:

### *EXAMPLE 1:*

No enclosures or obstruction below lowest elevated floor.

### *EXAMPLE 2:*

Screening or lattice work below lowest elevated floor.

### *EXAMPLES 3 and 4:*

Shed or garage less than 300 square feet.

### *EXAMPLES 5 and 6:*

Shed or garage less than 300 square feet containing building machinery or equipment or any shed or garage with unfinished area of 300 square feet or more.

### *EXAMPLES 7 and 8:*

Habitable or finished area under 300 square feet located below the lowest elevated floor can be manually rated if the construction was approved by the community permit official. If the habitable or finished area below the lowest elevated floor is 300 square feet or more, submit to the NFIP for rating; include a copy of the variance, a recent photograph or blueprints and an Elevation Certificate with the application.

To obtain the appropriate rate for a 1975-81 Post-FIRM building or contents therein located in Zones V1-V30 or on elevation rated Pre-FIRM buildings, proceed in the following manner:

- A. In the case of a building which has the bottom of the floor beam of the lowest floor below base flood elevation, apply a factor of 1.75 to the elevation rate for the corresponding numbered A-Zone. For example, a building located in Zone V10 with the bottom of the floor beam one foot below the base flood elevation is rated at 1.75 times the rate for one foot below the base flood elevation in Zone A10.
- B. In the case of a building which has the bottom of the floor beam of the lowest floor at or above base flood elevation, apply a factor of 1.75 to the 0 (zero) elevation rate for the corresponding numbered A-Zone. For example, a building located in V10 with the bottom of the floor beam one foot above the base flood elevation is to be rated at 1.75 times the rate 0 (zero) feet above the base flood elevation.

Each rate factoring calculation should be rounded to the nearest whole cent with a rate involving one-half of a cent or more to be rounded to the next whole cent.

**REGULAR PROGRAM**  
**1975-81 POST-FIRM CONSTRUCTION**  
**Zone V Rates**  
*Building Coverage*  
**Annual Rates per \$100 of Insurance**

	<b>Basic Limits and Additional Limits Rates</b>	
	<b>1-4 Family Residential Buildings</b>	<b>5 or More Families or Non-Residential Building</b>
<b>Elevated Building</b>		
One floor – no enclosed area (EXAMPLES 1, 2, 3 & 4)*	.50	.90
Two or more floors – no enclosed area (building type similar to EXAMPLES 1, 2, 3 & 4)	.45	.75
Two floors – unfinished enclosed area (EXAMPLES 5 & 6)	1.10	1.80
Three or more floors – unfinished enclosed area (building type similar to EXAMPLES 5 & 6)	1.00	1.60
Two or more floors – finished enclosed area under 300 square feet** (EXAMPLE 7)	1.90	3.20
Mobile home in existing mobile home park	2.10	3.40

\*The examples refer to the drawings on pages DB14 and DB15.

\*\* If habitable or finished area below the lowest elevated floor is 300 square feet or more, submit to the NFIP for rating.

**REGULAR PROGRAM**  
**1975-81 POST-FIRM CONSTRUCTION**  
**Zone V Rates**  
*Contents Coverage*  
**Annual Rates per \$100 of Coverage**

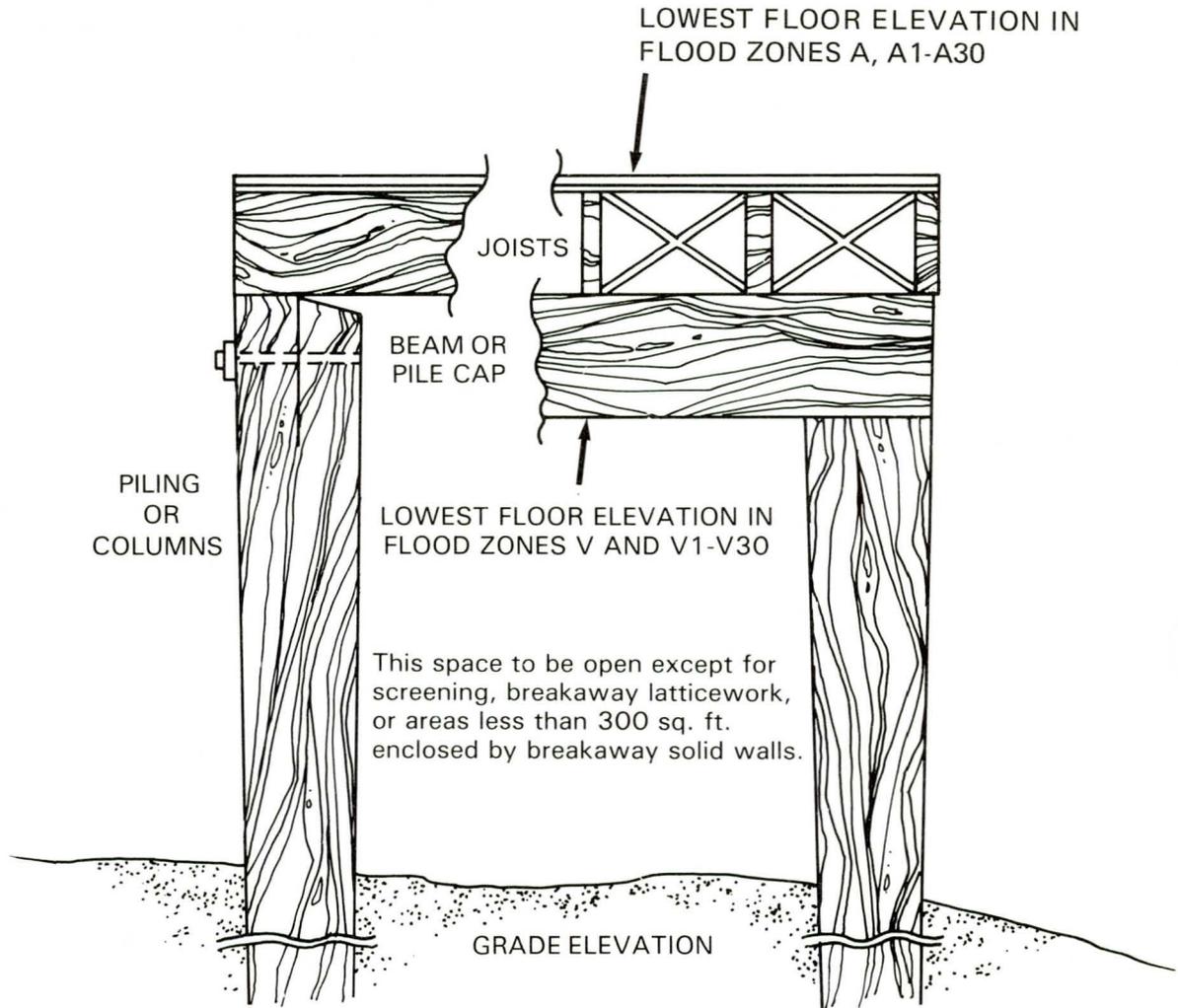
<b>Elevated Building</b>	<b>Basic Limits and Additional Limits Rates</b>	
	<b>Residential Contents</b>	<b>Non-Residential Contents</b>
<b>Insured is owner or sole occupant of the building:</b>		
One or more floors – no enclosed area (EXAMPLES 1, 2, 3 & 4 building types)*	.80	1.30
Two floors – unfinished enclosed area (EXAMPLES 5 & 6)	1.10	1.80
Three or more floors – unfinished enclosed area (EXAMPLES 5 & 6)	1.00	1.60
Two or more floors – finished enclosed area under 300 square feet** (EXAMPLE 7)	3.00	5.00
Mobile home in existing mobile home park	2.00	3.30

<b>Elevated Building</b>	<b>Basic Limits and Additional Limits Rates</b>	
	<b>Residential Contents</b>	<b>Non-Residential Contents</b>
<b>Building with Multiple Occupancy and Insured Occupies:</b>		
Lowest elevated floor	.80	1.30
Lowest elevated floor and above	.70	1.10
Lowest elevated and unfinished area below the lowest elevated floor	1.10	1.80
Lowest elevated and above and unfinished area below lowest elevated floor	1.00	1.60
All contents located at least one full floor above the lowest elevated floor of an elevated building	.23	.30
All others (including cases where the insured occupies only area below lowest elevated floor) – submit to the NFIP for rating		

\* The examples refer to the drawings on DB14 and DB15.

\*\* If habitable or finished area below the lowest elevated floor is 300 square feet or more, submit to the NFIP for rating.

It is important to know that the lowest floor elevation for V-Zones is lower than the reference point for A-Zones. The illustration below exhibits the difference.



## REGULAR PROGRAM 1981 POST-FIRM CONSTRUCTION

1981 Post-FIRM Construction means any Post-FIRM buildings where (1) the permit application date for the construction or substantial improvement is on or after *October 1, 1981* or (2) if the permit was issued before *October 1, 1981* and the actual start date of construction did not begin within 180 days of the permit date.

The diagrams, examples 1-8 Manual chapter DB-14 and DB-15, are a guide to proper rating. These examples are:

### *EXAMPLE 1:*

No enclosures or obstruction below lowest elevated floor. USE THE RATES FROM ZONE V, SECTION I, OR SECTION III OF THE RATE TABLES.

### *EXAMPLE 2\*:*

Screening or breakaway lattice work below lowest elevated floor. USE THE RATES FROM ZONE V, SECTION I, OR SECTION III OF THE RATE TABLES.

### *EXAMPLES 3, 4, & 5\*:*

Shed, garage, or enclosed stairway with breakaway solid walls, with unfinished area less than 300 square feet, below lowest elevated floor. USE THE RATES FROM ZONE V, SECTION II, OR SECTION IV OF THE RATE TABLES.

*\*Note:* Equipment located below the lowest elevated floor constitutes an obstruction. USE RATES FROM ZONE V, SECTION II, OR SECTION IV.

### *EXAMPLE 6:*

Shed, garage, or enclosed stairway with breakaway solid walls, with unfinished area of 300 square feet or more, below lowest elevated floor. LOWEST FLOOR IS AVERAGE GROUND LEVEL ELEVATION AT THE BUILDING SITE AS PROVIDED ON THE POST-CONSTRUCTION ELEVATION CERTIFICATE. USE THE RATES FROM ZONE V, SECTION I, OR SECTION III OF THE RATE TABLES.

### *EXAMPLES 7 and 8:*

Non-elevated buildings and elevated buildings with non-breakaway walls below the lowest elevated floor, and elevated buildings with habitable or finished area located below lowest elevated floor cannot be manually

**1981 POST-FIRM  
CONSTRUCTION**

**RATING V, V1-V30  
ZONE BUILDINGS**

**UNFINISHED  
AREA BELOW**

**FINISHED OR  
HABITABLE AREA  
BELOW**

rated. Submit application to the NFIP for rating; include a recent photograph or blueprints, a copy of the variance and an Elevation Certificate with application.

Any additions during the policy term or any subsequent policy term that would change the rating must be endorsed to the policy and the additional premium must be paid by the policyholder. Failure to follow this procedure may jeopardize the insurance protection afforded by the NFIP. If there is any addition of a habitable area (finished or used as a living or work area) below the base flood elevation for the FIRM Zone and no community variance has been granted by the appropriate community official, the NFIP will pursue its rights under Section 1316 of the National Flood Insurance Act (See page GR13).

**ESTIMATED  
BUILDING  
REPLACEMENT  
COST**

The estimated building replacement cost (including both building materials and labor) is used in conjunction with the amount of building insurance desired in order to determine the insurance to replacement cost ratio. This ratio is needed to select the proper rate for insurance on buildings in 1981 Post-FIRM Construction V and V1-V30 Zones on or after October 1, 1981.

**REGULAR (12)  
PROGRAM ONLY**

The answer to the first question in section (12) should be YES  .

The start of construction date, or date shown on approved permit, must be entered.

**ELEVATION  
INFORMATION**

For buildings in Zones V and V1-V30, the lowest floor elevations must be identified. The lowest floor elevation and grade elevation are depicted on RVA4. Note that the lowest floor elevations are measured at the bottom of the lowest floor beam.

Base Flood Elevations, including wave height, must be identified for buildings in Zone V1-V30.

**FIRMS WITH  
WAVE HEIGHTS**

The Flood Insurance Rate Maps (FIRM) published and effective 1969-1980, set forth base flood elevation without wave height (still water level). Prior to 1977, no generally accepted methodology for calculating wave height had been formulated. In 1977, in response to FIA's request, the National Academy of Science evaluated recently developed technical procedures and published an acceptable methodology. Therefore, the agent must determine whether or not the BFE on the FIRM includes wave height. The 1981 and later FIRMs will indicate whether or not wave height is included. If wave height is included, the following statement will appear on the map legend:

“Coastal base flood elevations shown on this map  
include the effects of wave action.”

The older maps with effective dates prior to January 1, 1981, do not (with very few exceptions for communities on the West Coast) include wave height.

For communities where the FIRMs include wave height, the rates in section I and II of the 1981 Post-FIRM V1-V30 Rate Tables must be used.

For communities on the East Coast and the Gulf Coast, where the FIRMs do not include wave height in the base flood elevation, the rates in sections III and IV of the 1981 Post-FIRM V1-V30 Rate Tables must be used. To do this, the following procedures for incorporating a wave height adjustment must be followed:

**PROCEDURE FOR  
CALCULATING  
WAVE HEIGHT  
ADJUSTMENT**

**Calculating Wave Height Adjustment  
1981 Post-FIRM Construction\* (After 10-01-81)  
Zones V1-V30**

**INFORMATION NEEDED**

1. A completed ELEVATION CERTIFICATE (See Elevation Certificate chapter of this Manual).
2. BASE FLOOD ELEVATION from the Elevation Certificate (section I) or from the FIRM.
3. AVERAGE NATURAL GRADE AT THE BUILDING SITE from section II of the Elevation Certificate completed by a registered Professional Engineer, Architect, or Surveyor.
4. DEPTH OF STILL WATER FLOODING. Subtract the Average Natural Grade at the Building Site (#3 above) from the Base Flood Elevation (#2 above).

The additional elevation due to wave crest in V-Zone areas will normally vary from a minimum of 2.1 feet to 0.55 times the still water depth at the site. (BFE including wave height adjustment = still water BFE + 0.55 x (still water BFE - average grade elevation at building site).

**EXAMPLES 1 and 2:**

A building's site is determined to be located in a Zone V8 with a BFE of 14' NGVD on the community's FIRM. Using the information from the Elevation Certificate, the BFE (to be used with sections III and IV) is calculated as follows:

	Example 1	Example 2
1. Obtain BFE	14'	14'
2. Obtain the average grade at the building site.	6'	11'
3. Subtract (2) from (1). This is the depth of still water flooding.	8'	3'
*4. Multiply (3) by 0.55. This is the wave height adjustment.	4.4'	1.65 (2.1' minimum)
5. BFE including wave height adjustment for rating purposes equals (1) + (4).	18.4'	16.1'

\*As in Example 2, if the calculation in (4) results in less than the minimum 2.1 feet, use 2.1 feet in the calculation depicted in (5).

Enter the building's lowest floor elevation to the nearest tenth of a foot, the BFE including wave height elevation (18.4' in Example 1 above) and compute the difference to the nearest foot in section 12 .

Please indicate if the base flood elevation was adjusted for wave height or if the map included the effect of wave action by using one of the following phrases in section 12 :

- “Base flood elevation was adjusted for wave height.”
- “FIRM base flood elevation included effect of wave action.”

**Example:**

12 FIRM CONSTRUCTION	IS BUILDING POST FIRM CONSTRUCTION OR SUBSTANTIAL IMPROVEMENT? YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> (SEE REVERSE SIDE FOR DEFINITION.)
	IF YES, BUILDING PERMIT DATE OR DATE CONSTRUCTION STARTED: <u>11/05/81</u>
	IF POST FIRM CONSTRUCTION IN ZONES A1-A30, AH, V1-V30, OR IF PRE FIRM CONSTRUCTION IS ELEVATION RATED, COMPLETE ELEVATION DATA BELOW.
	LOWEST FLOOR ELEVATION <u>21.0</u> (-) BASE FLOOD ELEVATION <u>18.4</u> (=) DIFFERENCE TO NEAREST FOOT <u>+3</u> (+ OR -)
IS BUILDING FLOOD-PROOFED? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> Base flood elevation was adjusted for wave height	
ATTACH ELEVATION OR FLOOD-PROOFING CERTIFICATION (SEE FLOOD INSURANCE MANUAL FOR SUGGESTED CERTIFICATE FORM.)	
IF PREVIOUSLY SUBMITTED, INDICATE POLICY NUMBER TO WHICH CERTIFICATION WAS ATTACHED <u>FL</u>	

**REPLACEMENT COST RATIO**

The replacement cost ratio will be required in order to select the correct rate. Replacement cost insurance is defined as the amount of money required to replace or repair the insured building in the event of loss or damage without deduction for depreciation. The ratio is determined by dividing the amount of building coverage insurance being purchased by the replacement cost (item 10(I) on the Application).

**13 COVERAGE AND RATING**

Insurance for both building and its contents can be purchased under one policy, but the dollar amounts of insurance must be shown separately under AMOUNT OF INSURANCE. Impress upon the applicant the importance of insuring to value.

**AMOUNT OF INSURANCE COVERAGE AVAILABLE  
REGULAR PROGRAM  
1981 POST-FIRM CONSTRUCTION  
ZONES V, V1-V30**

	Basic Insurance Limits	Additional Insurance Limits	Total Insurance Available	Maximum Amount Required As Condition of Federal or Federally Related Assistance
			<b>Building</b>	
Single-Family Residential Except Alaska, Guam, Hawaii, and U.S. Virgin Islands	\$ 35,000	\$150,000	\$185,000	\$ 70,000
In Alaska, Guam, Hawaii, and U.S. Virgin Islands	\$ 35,000	\$150,000	\$185,000	\$100,000
2-4 Family Residential Except Alaska, Guam, Hawaii, and U.S. Virgin Islands	\$ 35,000	\$215,000	\$250,000	\$200,000
In Alaska, Guam, Hawaii, and U.S. Virgin Islands	\$ 35,000	\$215,000	\$250,000	\$250,000
Other Residential Except Alaska, Guam, Hawaii, and U.S. Virgin Islands	\$100,000	\$150,000	\$250,000	\$200,000
In Alaska, Guam, Hawaii, and U.S. Virgin Islands	\$100,000	\$150,000	\$250,000	\$250,000
Non-Residential Small Business	\$100,000	\$150,000	\$250,000	\$200,000
Churches and other properties	\$100,000	\$100,000	\$200,000	\$200,000
			<b>Contents</b>	
1-4 Family Residential	\$ 10,000	\$ 50,000	\$ 60,000	\$ 20,000
Other Residential	\$ 10,000	\$ 50,000	\$ 60,000	\$ 20,000
Non-Residential Small Business	\$100,000	\$200,000	\$300,000	\$200,000
Churches and other properties	\$100,000	\$100,000	\$200,000	\$200,000

Factors used in determining the appropriate insurance rate are (1) the elevation of the building relative to the base flood elevation adjusted by the wave height factor for building site or the actual FIRM base flood elevations that include the effect of wave action (wave height) and (2) the existence or non-existence of obstructions under the beam supporting the building's lowest floor. The replacement cost ratio and deductible desired are then used to select the specific rate. Please describe the building in block 13 of the 2/80 Edition of the Application form as depicted above, using one of the following phrases:

**RATE SELECTION  
PROCEDURE FOR  
1981 POST-FIRM  
V, V1-V30 ZONES**

- “Elevated bldg/no obstructions.”
- “Elevated bldg/unfinished obstruction less than 300 sq. ft.”
- “Elevated bldg/unfinished obstruction 300 sq. ft. or more.”
- “Elevated bldg/finished (or non-breakaway wall) obstruction.”
- “Non-elevated bldg.”

An optional deductible is available for 1981 V-Zone policies. To use the standard deductible (at present \$500) on the 2/80 edition of the Application form, place an ‘A’ after the basic and total insurance coverage desired and then select the ‘A’ coverage rate in the appropriate V1-V30 Zone Rate Table Section. If the \$3,000 deductible is desired, place a ‘B’ after the basic and total insurance coverage desired and then select the appropriate ‘B’ coverage rate.

**Example:** \$50,000 building coverage with \$3,000 deductible (coverage B).

13 COVERAGE REQUESTED - CHECK ONE BLOCK BELOW AND COMPLETE REMAINDER OF SECTION 13.								
BUILDING AND CONTENTS <input type="checkbox"/>			BUILDING ONLY <input checked="" type="checkbox"/>			CONTENTS ONLY <input type="checkbox"/>		
COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE REQUESTED	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM		
BUILDING	35,000B	.62	217.00	15,000B	.62	93.00	50,000B	310.00
CONTENTS			.00			.00		.00
BLANKET COVERAGE NOT PERMITTED							ANNUAL SUBTOTAL	310.00
ONE YEAR POLICY <input checked="" type="checkbox"/>							THREE YEAR SUBTOTAL (ANNUAL X THREE)	.00
THREE YEAR POLICY <input type="checkbox"/>							EXPENSE CONSTANT +	20.00
Elevated building/No obstruction							TOTAL PREPAID PREMIUM	330.00

If both building and contents insurance is purchased, the *same deductible amount must be* selected for both the building and contents insurance. It should be noted that the deductible is applied separately to each coverage. Also, in the case of large losses, which substantially exceed the amount of insurance, the deductible will not affect the loss settlement (\$100,000 damage, \$50,000 amount of insurance, \$3,000 deductible = loss settlement of \$50,000).

**EXPENSE CONSTANT**

There is an expense constant of \$20.00 for all policies written under the National Flood Insurance Program. This expense constant is the same for either a one-year policy or a three-year policy.

One-year or three-year policy terms are authorized. All policies are pre-paid. For a three-year policy, a savings can be realized since the policywriting expense constant applies only once in three years, whereas on an annual policy the expense constant applies annually.

On revised editions of the Application form, check the appropriate box in section 10(K) to indicate the option selected.

**UNNUMBERED V-ZONES  
1981 POST-FIRM CONSTRUCTION**

The rates for unnumbered V-Zones are on the next page. Determining wave heights in coastal communities is a very important additional risk consideration in the engineering or architectural certification that the structure is securely anchored to adequately anchored pilings or columns in order to withstand velocity waters and hurricane wave wash. Information is set forth below which may be useful to the agent's clients in their efforts to obtain the lower rates shown on the rate page.

Community Name	Community Number	FIRM Date	Advisory Base Flood Elevation, NGVD, Excluding Wave Height
New Bedford, MA	255216	7/9/76	13.0 Ft.
Brookhaven, NY	365334	6/11/76	11.0 Ft.
Port Aransas, TX	485498	12/8/76	11.0 Ft.
Texas City, TX	485514	11/5/76	11.0 Ft.
Dare County, NC	375348	10/6/78	
Ocean Side			12.0 Ft.
Sound Side			*
St. John the Baptist Parish, LA	220164	7/16/80	*
St. Mary Parish, LA	220192	9/3/80	*
All Other Communities With Unnumbered V-Zones			**

\*Obtain from local county/parish officials until FIA revises this list.

\*\*Obtain, review, and reasonably utilize any base flood elevation data available from a federal, state, or other source, until such other data has been provided by the Federal Insurance Administrator (FIA) as criteria to determine the base flood elevations including wave heights.

**1981 POST-FIRM V-ZONE RATE TABLE**  
**ZONE V RATES**  
**Annual Rates Per \$100 of Insurance**

**Basic and Additional Limits**  
**Coverage A (Standard Deductible)      Coverage B (\$3,000 Deductible)**

Contents Rate		Building rates based on insurance to replacement cost ratio			Contents Rate		Building rates based on insurance to replacement cost ratio		
		.75 or More	.50 to .74	Under .50			.75 or More	.50 to .74	Under .50
Res	Non-Res				Res	Non-Res			

**Elevated Buildings Free of Obstruction Below the Beam Supporting the Building's Lowest Floor\***

With Certification in Accordance with Section 60.3 (e) (4)***	.76	.80	.83	1.10	1.66	.34	.64	.56	.75	1.13
Without Certification	2.88	3.02	2.35	3.13	4.70	1.30	2.56	1.60	2.13	3.20

**Elevated Buildings With Obstructions Below the Beam Supporting the Building's Lowest Floor\***

With Certification in Accordance with Section 60.3 (e) (4)***	2.54	2.67	1.57	2.09	3.14	1.14	2.14	1.07	1.43	2.14
Without Certification	5.20	5.45	3.21	4.27	6.42	2.34	4.36	2.18	2.90	4.36

\* **Free of Obstruction** – The space below the lowest floor must be completely free of obstructions or any attachment to the building or may have:

- (1) Insect screening (provided that no additional supports are required for the screening), or
- (2) Open wood constructed lattice “breakaway walls” (at least 50 percent of the lattice construction must be open). These walls must be designed and installed to collapse under stress without jeopardizing the structural support of the building so that the impact on the building by abnormally high tides or wind-driven water is minimized.

\*\* **With Obstruction** – The space below contains equipment or breakaway solid wall construction. If the walls are not breakaway, submit application to the NFIP for rating; include a copy of the variance, a recent photograph or blueprints and a post-construction (or pre-construction) Elevation Certificate with the application.

\*\*\* **Section 60.3 (e) (4):** Provide (i) that all new construction and substantial improvements within Zones V1-V30 on the community's FIRM are elevated on adequately anchored pilings or columns, and securely anchored to such piles or columns so that the lowest portion of the structural members of the lowest floor (excluding the pilings and columns) is elevated to or above the base flood level and (ii) that a registered professional engineer or architect certify that the structure is securely anchored to adequately anchored pilings or columns in order to withstand velocity waters and hurricane wave wash.

**WAVE HEIGHTS  
NUMBERED ZONES V1-V30  
1981 POST-FIRM CONSTRUCTION**

No additional wave height adjustment is required to complete the V1-V30 Zone Rating for the numbered V-Zones in the communities enumerated below, since base flood elevations on the listed Flood Insurance Rate Maps (FIRMs) include wave heights:

Community Name	Community Number	1980 & Prior FIRM Date
Mobile, AL	015007	4/15/80
Fairhope, AL	010006	4/15/80
Bayou La Batre, AL	015001	4/15/80
Gulf Shores, AL	015005	4/15/80
Mobile Co., AL	015008	4/15/80
Baldwin Co., AL	015000	4/15/80
Anchorage, AK	020005	9/5/79
Albany, CA	060003	2/1/78
Antioch, CA	060021	12/2/80
San Leandro, CA	060013	3/18/80
Union City, CA	060014	12/1/78
Pinole, CA	060032	8/15/80
Pittsburg, CA	060033	8/15/80
Richmond, CA	060035	3/1/79
Avalon, CA	060098	9/29/78
Los Angeles, City of, CA	060137	12/2/80
Sausalito, CA	060182	9/30/80
Palo Alto, CA	060348	2/15/80
Sunnyvale, CA	060352	5/15/78
Vallejo, CA	060374	10/17/78
Petaluma, CA	060379	2/15/80
Hayward, CA	065033	11/19/80
Los Angeles, County of, CA	065043	12/2/80
Sussex Co., DE	100029	10/6/76
South Bethany, DE	100051	10/6/76
Lewes, DE	100041	11/7/80
Honolulu, HI	150001	9/30/80
Oswego, City of, NY	360656	5/16/77
Clatsop Co., OR	410027	7/3/78
Cannon Beach, OR	410029	9/1/78
Greearhart, OR	410030	5/15/78
Seaside, OR	410032	9/5/78
Lincoln Co., OR	410129	9/3/80
Lincoln, OR	410130	4/17/78
Newport, OR	410141	7/2/76
Waldport, OR	410134	3/15/79
Yachats, OR	410135	3/1/79
Tillamook Co., OR	410196	8/1/78
Bay City, OR	410197	8/1/78
Manzanita, OR	410199	5/1/78
Rockaway, OR	410201	9/29/78
Garibaldi, OR	410280	4/17/78
Depoe Bay, OR	410283	10/15/80
Clallam Co., WA	530021	11/5/80
Port Angeles, WA	530023	8/1/80
Hoquiam, WA	530061	6/15/79
Ocean Shores, WA	530065	3/1/78
Des Moines, WA	530077	5/15/80
Normandy Park, WA	530084	8/5/80
Pacific Co., WA	530126	1/5/78
Ilwaco, WA	530127	2/1/79
Long Beach, WA	530128	8/1/79
Everett, WA	530164	4/3/78

No wave height adjustment is required for any numbered V-Zone area included on a FIRM for any Pacific Coast community even if not listed above since the wave action effects have already been considered in establishing the base flood elevations on the Pacific Coast.

The 1981 and later FIRMs will indicate whether or not wave height is included. If wave height is included, the following statement will appear on the map legend:

“Coastal base flood elevations shown on this map include the effects of wave action.”

**SECTION I  
RATE PAGES  
RVA81-11  
THROUGH RVA81-  
13 NO OBSTRUC-  
TION – INCLUDES  
EFFECT OF WAVE  
ACTION**

The following 1981 Post-FIRM V1-V30 rate tables are divided into four sections. The rates in *Section I* are to be used for elevated buildings where there are *no obstructions* below the beam supporting the building's lowest floor (see definition for free of obstructions on each rate page in this chapter) and the community's FIRM has the Base Flood Elevation that *includes the effect of wave action*. (Statement to this effect will be shown on FIRM under “NOTES TO USER.”) These rates are on pages RVA81-11 through RVA81-13.

**SECTION II  
RATE PAGES  
RVA81-14  
THROUGH RVA81-  
16 WITH OBSTRUC-  
TION – INCLUDES  
EFFECT OF WAVE  
ACTION**

The rates in *Section II* are to be used for elevated buildings where there *are obstructions* below the beam supporting the building's lowest floor and the community's FIRM has the base flood elevation that *includes the effect of wave action*. These rates are on pages RVA81-14 through RVA81-16.

**SECTION III  
RATE PAGES  
RVA81-17  
THROUGH RVA81-  
19 NO OBSTRUC-  
TION – BFE  
ADJUSTED FOR  
WAVE ACTION**

The rates in *Section III* are to be used for elevated buildings where there are no obstructions *below the beam supporting the building's lowest floor and the base flood elevation was adjusted for wave height* using the procedure defined on page RVA81-3 and 5. These rates are on pages RVA81-17 through RVA81-19.

**SECTION IV  
RATE PAGES  
RVA81-20  
THROUGH RVA81-  
22 WITH OBSTRUC-  
TION – BFE  
ADJUSTED FOR  
WAVE ACTION**

The rates in *Section IV* are to be used for elevated buildings where there *are obstructions* below the beam supporting the building's lowest floor and the *base flood elevation was adjusted for wave height* using the procedure defined on page RVA81-3 and 5. These rates are on pages RVA81-20 through RVA81-22.

**REPLACEMENT  
COST FACTOR**

Each section is further segregated by numbered V-Zone. Once the proper zone is located, the replacement cost ratio is required to find the correct building rate. Place the rate in the appropriate box in section **13** of the Application and continue with the premium calculation.

**NOTE TO  
AGENTS**

An agent who needs assistance in completing the insurance application should call (800) 638-6620 and ask for the NFIP V-Zone underwriter.

**1981 POST-FIRM V1-V30 ZONE RATE TABLE**  
**SECTION I (For FIRMs That Include Effect of Wave Action)**  
**Annual Rates Per \$100 of Insurance**  
**Elevated Buildings Free of Obstructions Below the**  
**Beam Supporting the Building's Lowest Floor (See Note)**

Elevation of the bottom of the floor beam of the lowest floor above or below base flood elevation (including effect of wave action)	Basic and Additional Limits									
	Coverage A (Standard Deductible)					Coverage B (\$3,000 Deductible)				
	Contents Rate		Building rates based on insurance to replacement cost ratio			Contents Rate		Building rates based on insurance to replacement cost ratio		
	Res	Non-Res	.75 or More	.50 to .74	Under .50	Res	Non-Res	.75 or More	.50 to .74	Under .50
	ZONES V1-V5					ZONES V1-V5				
+4 or More	.10	.10	.19	.25	.38	.05	.08	.13	.17	.26
+3	.10	.10	.22	.29	.44	.05	.08	.15	.20	.30
+2	.10	.10	.32	.43	.64	.05	.08	.22	.29	.44
+1	.10	.10	.63	.84	1.26	.05	.08	.43	.57	.86
0	.11	.12	1.48	1.97	2.96	.05	.10	1.01	1.34	2.01
-1	.40	.42	1.96	2.61	3.92	.18	.34	1.33	1.77	2.67
-2	1.28	1.34	2.81	3.74	5.62	.58	1.07	1.91	2.54	3.82
-3	3.47	3.63	6.82	9.07	13.64	1.56	2.90	4.64	6.14	9.28
-4 or Lower	*	*	*	*	*	*	*	*	*	*
	ZONES V6-V11					ZONES V6-V11				
+4 or More	.10	.10	.25	.33	.50	.05	.08	.17	.22	.34
+3	.10	.10	.30	.40	.60	.05	.08	.20	.27	.41
+2	.16	.17	.41	.55	.82	.07	.14	.28	.37	.56
+1	.28	.29	.60	.80	1.20	.13	.23	.41	.54	.82
0	.53	.56	.90	1.20	1.80	.24	.45	.61	.82	1.22
-1	.92	.97	1.37	1.82	2.74	.41	.78	.93	1.24	1.86
-2	1.51	1.58	1.91	2.54	3.82	.68	1.26	1.30	1.73	2.60
-3	2.38	2.50	2.47	3.29	4.94	1.07	2.00	1.68	2.24	3.36
-4 or Lower	*	*	*	*	*	*	*	*	*	*

**NOTE: Free of Obstructions** – The space below the lowest floor must be completely free of obstructions or any attachment to the building or may have:

- (1) Insect screening (provided that no additional supports are required for the screening), or
- (2) Open wood constructed lattice "breakaway walls" (at least 50 percent of the lattice construction must be open). These walls must be designed and installed to collapse under stress without jeopardizing the structural support of the building so that the impact on the building by abnormally high tides or wind-driven water is minimized.

\* Submit an application to the National Flood Insurance Program for rating; include a copy of the variance, a recent photograph or blueprints with the application and a post-construction (or pre-construction) Elevation Certificate. *Do not submit any premium* with the Flood Insurance Application. The National Flood Insurance Program will return the premium quotation for the coverage requested. No applicant for insurance on Post-FIRM construction or substantial improvement for which an asterisk (there is no risk premium rate) is published in the Standard Flood Insurance Manuals can obtain flood coverage until the administrator has approved the application and established the risk premium for the building.

**1981 POST-FIRM V1-V30 ZONE RATE TABLE**  
**SECTION I (For FIRMs That Include Effect of Wave Action)**  
**Annual Rates Per \$100 of Insurance**  
**Elevated Buildings Free of Obstructions Below the**  
**Beam Supporting the Building's Lowest Floor (See Note)**

Elevation of the bottom of the floor beam of the lowest floor above or below base flood elevation (including effect of wave action)	Basic and Additional Limits									
	Coverage A (Standard Deductible)					Coverage B (\$3,000 Deductible)				
	Contents Rate		Building rates based on insurance to replacement cost ratio			Contents Rate		Building rates based on insurance to replacement cost ratio		
	Res	Non-Res	.75 or More	.50 to .74	Under .50	Res	Non-Res	.75 or More	.50 to .74	Under .50
	<b>ZONES V12-V17</b>					<b>ZONES V12-V17</b>				
+4 or More	.10	.10	.35	.47	.70	.05	.08	.24	.32	.48
+3	.16	.17	.41	.55	.82	.07	.14	.28	.37	.56
+2	.28	.29	.51	.68	1.02	.13	.23	.35	.46	.69
+1	.50	.53	.61	.81	1.22	.22	.42	.41	.55	.83
0	.76	.80	.83	1.10	1.66	.34	.64	.56	.75	1.13
-1	1.10	1.15	1.06	1.41	2.12	.50	.92	.72	.96	1.44
-2	1.55	1.63	1.38	1.84	2.76	.70	1.30	.94	1.25	1.88
-3	2.14	2.24	1.79	2.38	3.58	.96	1.79	1.22	1.62	2.43
-4 or Lower	*	*	*	*	*	*	*	*	*	*
	<b>ZONES V18-V23</b>					<b>ZONES V18-V23</b>				
+4 or More	.15	.15	.46	.61	.92	.07	.12	.31	.41	.63
+3	.23	.24	.54	.72	1.08	.10	.19	.37	.49	.73
+2	.39	.41	.66	.88	1.32	.18	.33	.45	.60	.90
+1	.60	.63	.80	1.06	1.60	.27	.50	.54	.72	1.09
0	.87	.92	.98	1.30	1.96	.39	.74	.67	.88	1.33
-1	1.22	1.27	1.20	1.60	2.40	.55	1.02	.82	1.09	1.63
-2	1.60	1.68	1.47	1.96	2.94	.72	1.34	1.00	1.33	2.00
-3	2.09	2.19	1.81	2.41	3.62	.94	1.75	1.23	1.64	2.46
-4 or Lower	*	*	*	*	*	*	*	*	*	*

**NOTE: Free of Obstructions** – The space below the lowest floor must be completely free of obstructions or any attachment to the building or may have:

- (1) Insect screening (provided that no additional supports are required for the screening), or
- (2) Open wood constructed lattice “breakaway walls” (at least 50 percent of the lattice construction must be open). These walls must be designed and installed to collapse under stress without jeopardizing the structural support of the building so that the impact on the building by abnormally high tides or wind-driven water is minimized.

\* Submit an application to the National Flood Insurance Program for rating; include a copy of the variance, a recent photograph or blueprints with the application and a post-construction (or pre-construction) Elevation Certificate. *Do not submit any premium* with the Flood Insurance Application. The National Flood Insurance Program will return the premium quotation for the coverage requested. No applicant for insurance on Post-FIRM construction or substantial improvement for which an asterisk (there is no risk premium rate) is published in the Standard Flood Insurance Manuals can obtain flood coverage until the administrator has approved the application and established the risk premium for the building.

**1981 POST-FIRM V1-V30 ZONE RATE TABLE**  
**SECTION I (For FIRMS That Include Effect of Wave Action)**  
**Annual Rates Per \$100 of Insurance**  
**Elevated Buildings Free of Obstructions Below the**  
**Beam Supporting the Building's Lowest Floor (See Note)**

Elevation of the bottom of the floor beam of the lowest floor above or below base flood elevation (including effect of wave action)	Basic and Additional Limits									
	Coverage A (Standard Deductible)					Coverage B (\$3,000 Deductible)				
	Contents Rate		Building rates based on insurance to replacement cost ratio			Contents Rate		Building rates based on insurance to replacement cost ratio		
	Res	Non-Res	.75 or More	.50 to .74	Under .50	Res	Non-Res	.75 or More	.50 to .74	Under .50
	<b>ZONES V24-V29</b>					<b>ZONES V24-V29</b>				
+4 or More	.16	.17	.57	.76	1.14	.07	.14	.39	.52	.78
+3	.26	.27	.67	.89	1.34	.12	.22	.46	.61	.91
+2	.45	.48	.78	1.04	1.56	.20	.38	.53	.71	1.06
+1	.68	.71	.91	1.21	1.82	.31	.57	.62	.82	1.24
0	.96	1.00	1.07	1.42	2.14	.43	.80	.73	.97	1.46
-1	1.28	1.34	1.26	1.68	2.52	.58	1.07	.86	1.14	1.71
-2	1.65	1.73	1.49	1.98	2.98	.74	1.38	1.01	1.35	2.03
-3	2.07	2.17	1.74	2.31	3.48	.93	1.74	1.18	1.57	2.37
-4 or Lower	*	*	*	*	*	*	*	*	*	*
	<b>ZONE V30</b>					<b>ZONE V30</b>				
+4 or More	.37	.39	.76	1.01	1.52	.17	.31	.52	.69	1.03
+3	.53	.56	.86	1.14	1.72	.24	.45	.58	.78	1.17
+2	.73	.76	.97	1.29	1.94	.33	.61	.66	.88	1.32
+1	.94	.98	1.09	1.45	2.18	.43	.78	.74	.99	1.48
0	1.18	1.24	1.23	1.64	2.46	.53	.99	.84	1.12	1.67
-1	1.46	1.53	1.37	1.82	2.74	.66	1.22	.93	1.24	1.86
-2	1.75	1.83	1.53	2.03	3.06	.79	1.46	1.04	1.38	2.08
-3	2.04	2.14	1.70	2.26	3.40	.92	1.71	1.16	1.54	2.31
-4 or Lower	*	*	*	*	*	*	*	*	*	*

**NOTE: Free of Obstructions** – The space below the lowest floor must be completely free of obstructions or any attachment to the building or may have:

- (1) Insect screening (provided that no additional supports are required for the screening), or
- (2) Open wood constructed lattice "breakaway walls" (at least 50 percent of the lattice construction must be open). These walls must be designed and installed to collapse under stress without jeopardizing the structural support of the building so that the impact on the building by abnormally high tides or wind-driven water is minimized.

\* Submit an application to the National Flood Insurance Program for rating; include a copy of the variance, a recent photograph or blueprints with the application and a post-construction (or pre-construction) Elevation Certificate. *Do not submit any premium* with the Flood Insurance Application. The National Flood Insurance Program will return the premium quotation for the coverage requested. No applicant for insurance on Post-FIRM construction or substantial improvement for which an asterisk (there is no risk premium rate) is published in the Standard Flood Insurance Manuals can obtain flood coverage until the administrator has approved the application and established the risk premium for the building.

**1981 POST-FIRM V1-V30 ZONE RATE TABLE**  
**SECTION II (For FIRMs That Include Effect of Wave Action)**  
**Annual Rates Per \$100 of Insurance**  
**Elevated Buildings With Obstructions Below the**  
**Beam Supporting the Building's Lowest Floor (See Note)**

Elevation of the bottom of the floor beam of the lowest floor above or below base flood elevation (including effect of wave action)	Basic and Additional Limits									
	Coverage A (Standard Deductible)					Coverage B (\$3,000 Deductible)				
	Contents Rate		Building rates based on insurance to replacement cost ratio			Contents Rate		Building rates based on insurance to replacement cost ratio		
	Res	Non-Res	.75 or More	.50 to .74	Under .50	Res	Non-Res	.75 or More	.50 to .74	Under .50
	<b>ZONES V1-V5</b>					<b>ZONES V1-V5</b>				
+4 or More	1.47	1.55	.91	1.21	1.82	.66	1.24	.62	.82	1.23
+3	1.47	1.55	.91	1.21	1.82	.66	1.24	.62	.82	1.23
+2	1.59	1.66	.98	1.30	1.95	.72	1.33	.67	.89	1.34
+1	2.15	2.26	1.33	1.77	2.66	.97	1.81	.90	1.20	1.80
0	4.07	4.26	2.51	3.34	5.02	1.83	3.41	1.71	2.27	3.41
-1	4.86	5.09	3.00	3.99	6.00	2.19	4.07	2.04	2.71	4.08
-2	5.98	6.27	3.69	4.91	7.38	2.69	5.02	2.51	3.34	5.02
-3	14.32	15.01	8.84	11.76	17.68	6.44	12.01	6.01	7.99	12.02
-4 or Lower	*	*	*	*	*	*	*	*	*	*
	<b>ZONES V6-V11</b>					<b>ZONES V6-V11</b>				
+4 or More	1.51	1.58	.93	1.24	1.86	.68	1.26	.63	.84	1.26
+3	1.56	1.63	.96	1.28	1.92	.70	1.30	.65	.86	1.29
+2	1.64	1.71	1.01	1.34	2.02	.74	1.37	.69	.92	1.38
+1	1.85	1.94	1.14	1.52	2.29	.83	1.55	.78	1.04	1.56
0	2.28	2.39	1.41	1.88	2.83	1.03	1.91	.96	1.28	1.92
-1	3.00	3.14	1.85	2.46	3.70	1.35	2.51	1.26	1.68	2.53
-2	3.97	4.16	2.45	3.26	4.90	1.79	3.33	1.67	2.22	3.34
-3	4.70	4.92	2.90	3.86	5.80	2.12	3.94	1.97	2.62	3.94
-4 or Lower	*	*	*	*	*	*	*	*	*	*

**NOTE: With Obstructions** – The space below contains equipment or breakaway solid wall construction less than 300 square feet (if more than 300 square feet, see example 5 on page RVA81-1). If the building has any portion of the space below the elevated floor enclosed with non-breakaway wall, submit for rating as indicated in example 6 on page RVA81-1.

\* Submit an application to the National Flood Insurance Program for rating; include a copy of the variance, a recent photograph or blueprints with the application and a post-construction (or pre-construction) Elevation Certificate. *Do not submit any premium* with the Flood Insurance Application. The National Flood Insurance Program will return the premium quotation for the coverage requested. No applicant for insurance on Post-FIRM construction or substantial improvement for which an asterisk (there is no risk premium rate) is published in the Standard Flood Insurance Manuals can obtain flood coverage until the administrator has approved the application and established the risk premium for the building.

**1981 POST-FIRM V1-V30 ZONE RATE TABLE**  
**SECTION II (For FIRMS That Include Effect of Wave Action)**  
**Annual Rates Per \$100 of Insurance**  
**Elevated Buildings With Obstructions Below the**  
**Beam Supporting the Building's Lowest Floor (See Note)**

Elevation of the bottom of the floor beam of the lowest floor above or below base flood elevation (including effect of wave action)	Basic and Additional Limits									
	Coverage A (Standard Deductible)					Coverage B (\$3,000 Deductible)				
	Contents Rate		Building rates based on insurance to replacement cost ratio			Contents Rate		Building rates based on insurance to replacement cost ratio		
	Res	Non-Res	.75 or More	.50 to .74	Under .50	Res	Non-Res	.75 or More	.50 to .74	Under .50
	ZONES V12-V17					ZONES V12-V17				
+4 or More	1.91	2.00	1.18	1.57	2.36	.86	1.60	.80	1.06	1.59
+3	1.98	2.07	1.22	1.62	2.44	.89	1.66	.83	1.10	1.65
+2	2.12	2.22	1.31	1.74	2.62	.95	1.78	.89	1.18	1.77
+1	2.32	2.43	1.43	1.90	2.86	1.04	1.94	.97	1.29	1.94
0	2.54	2.67	1.57	2.09	3.14	1.14	2.14	1.07	1.42	2.14
-1	2.88	3.02	1.78	2.37	3.56	1.30	2.42	1.21	1.61	2.42
-2	3.42	3.58	2.11	2.81	4.23	1.54	2.86	1.43	1.90	2.86
-3	4.28	4.48	2.64	3.51	5.28	1.93	3.58	1.80	2.39	3.59
-4 or Lower	*	*	*	*	*	*	*	*	*	*
	ZONES V18-V23					ZONES V18-V23				
+4 or More	2.11	2.21	1.30	1.73	2.60	.95	1.77	.88	1.17	1.76
+3	2.20	2.31	1.36	1.81	2.72	.99	1.85	.92	1.22	1.83
+2	2.37	2.48	1.46	1.94	2.92	1.07	1.98	.99	1.32	1.98
+1	2.54	2.67	1.57	2.09	3.14	1.14	2.14	1.07	1.42	2.14
0	2.75	2.89	1.70	2.26	3.40	1.24	2.31	1.16	1.54	2.32
-1	3.01	3.16	1.86	2.47	3.71	1.35	2.53	1.26	1.68	2.53
-2	3.32	3.48	2.05	2.73	4.11	1.49	2.78	1.39	1.85	2.78
-3	3.73	3.91	2.30	3.06	4.60	1.68	3.13	1.56	2.07	3.11
-4 or Lower	*	*	*	*	*	*	*	*	*	*

**NOTE: With Obstructions** – The space below contains equipment or breakaway solid wall construction less than 300 square feet (if more than 300 square feet, see example 5 on page RVA81-1). If the building has any portion of the space below the elevated floor enclosed with non-breakaway wall, submit for rating as indicated in example 6 on page RVA81-1.

\* Submit an application to the National Flood Insurance Program for rating; include a copy of the variance, a recent photograph or blueprints with the application and a post-construction (or pre-construction) Elevation Certificate. *Do not submit any premium* with the Flood Insurance Application. The National Flood Insurance Program will return the premium quotation for the coverage requested. No applicant for insurance on Post-FIRM construction or substantial improvement for which an asterisk (there is no risk premium rate) is published in the Standard Flood Insurance Manuals can obtain flood coverage until the administrator has approved the application and established the risk premium for the building.

**1981 POST-FIRM V1-V30 ZONE RATE TABLE**  
**SECTION II (For FIRMs That Include Effect of Wave Action)**  
**Annual Rates Per \$100 of Insurance**  
**Elevated Buildings With Obstructions Below the**  
**Beam Supporting the Building's Lowest Floor (See Note)**

Elevation of the bottom of the floor beam of the lowest floor above or below base flood elevation (including effect of wave action)	Basic and Additional Limits									
	Coverage A (Standard Deductible)					Coverage B (\$3,000 Deductible)				
	Contents Rate		Building rates based on insurance to replacement cost ratio			Contents Rate		Building rates based on insurance to replacement cost ratio		
	Res	Non-Res	.75 or More	.50 to .74	Under .50	Res	Non-Res	.75 or More	.50 to .74	Under .50
	<b>ZONES V24-V29</b>					<b>ZONES V24-V29</b>				
+4 or More	2.40	2.51	1.48	1.97	2.96	1.08	2.01	1.01	1.34	2.02
+3	2.53	2.65	1.56	2.07	3.11	1.14	2.12	1.06	1.41	2.12
+2	2.67	2.80	1.65	2.19	3.29	1.20	2.24	1.12	1.49	2.24
+1	2.85	2.99	1.76	2.34	3.52	1.28	2.39	1.20	1.60	2.41
0	3.05	3.19	1.88	2.50	3.76	1.37	2.55	1.28	1.70	2.56
-1	3.29	3.45	2.03	2.70	4.06	1.48	2.76	1.38	1.84	2.77
-2	3.56	3.74	2.20	2.93	4.41	1.60	2.99	1.50	2.00	3.01
-3	3.89	4.08	2.40	3.19	4.80	1.75	3.26	1.63	2.17	3.26
-4 or Lower	*	*	*	*	*	*	*	*	*	*
	<b>ZONES V30</b>					<b>ZONES V30</b>				
+4 or More	2.64	2.77	1.63	2.17	3.26	1.19	2.22	1.11	1.48	2.23
+3	2.77	2.90	1.71	2.27	3.41	1.25	2.32	1.16	1.54	2.32
+2	2.92	3.06	1.80	2.39	3.59	1.31	2.45	1.22	1.62	2.44
+1	3.08	3.23	1.90	2.53	3.80	1.39	2.58	1.29	1.72	2.59
0	3.26	3.41	2.01	2.67	4.02	1.47	2.73	1.37	1.82	2.74
-1	3.45	3.62	2.13	2.83	4.26	1.55	2.90	1.45	1.93	2.90
-2	3.66	3.84	2.26	3.01	4.53	1.75	3.07	1.54	2.05	3.08
-3	3.89	4.08	2.40	3.19	4.80	1.65	3.26	1.63	2.17	3.26
-4 or Lower	*	*	*	*	*	*	*	*	*	*

**NOTE: With Obstructions** – The space below contains equipment or breakaway solid wall construction less than 300 square feet (if more than 300 square feet, see example 5 on page RVA81-1). If the building has any portion of the space below the elevated floor enclosed with non-breakaway wall, submit for rating as indicated in example 6 on page RVA81-1.

\* Submit an application to the National Flood Insurance Program for rating; include a copy of the variance, a recent photograph or blueprints with the application and a post-construction (or pre-construction) Elevation Certificate. *Do not submit any premium* with the Flood Insurance Application. The National Flood Insurance Program will return the premium quotation for the coverage requested. No applicant for insurance on Post-FIRM construction or substantial improvement for which an asterisk (there is no risk premium rate) is published in the Standard Flood Insurance Manuals can obtain flood coverage until the administrator has approved the application and established the risk premium for the building.

**1981 POST-FIRM V1-V30 ZONE RATE TABLE**  
**SECTION III (For FIRM Where BFE is Adjusted for Wave Height at Building Site)**  
**Annual Rates Per \$100 of Insurance**  
**Elevated Buildings Free of Obstructions Below the**  
**Beam Supporting the Building's Lowest Floor (See Note)**

Elevation of the bottom of the floor beam of the lowest floor above or below base flood elevation adjusted for wave height at building site.	Basic and Additional Limits									
	Coverage A (Standard Deductible)					Coverage B (\$3,000 Deductible)				
	Contents Rate		Building rates based on insurance to replacement cost ratio			Contents Rate		Building rates based on insurance to replacement cost ratio		
	Res	Non-Res	.75 or More	.50 to .74	Under .50	Res	Non-Res	.75 or More	.50 to .74	Under .50
	<b>ZONES V1-V3</b>					<b>ZONES V1-V3</b>				
+4 or More	.10	.10	.19	.25	.38	.05	.08	.13	.17	.26
+3	.10	.10	.22	.29	.44	.05	.08	.15	.20	.30
+2	.10	.10	.32	.43	.64	.05	.08	.22	.29	.44
+1	.10	.10	.63	.84	1.26	.05	.08	.43	.57	.86
0	.11	.12	1.48	1.97	2.96	.05	.10	1.01	1.34	2.01
-1	.40	.42	1.96	2.61	3.92	.18	.34	1.33	1.77	2.67
-2	1.28	1.34	2.81	3.74	5.62	.58	1.07	1.91	2.54	3.82
-3	3.47	3.63	6.82	9.07	13.64	1.56	2.90	4.64	6.17	9.28
-4 or Lower	*	*	*	*	*	*	*	*	*	*
	<b>ZONES V4-V7</b>					<b>ZONES V4-V7</b>				
+4 or More	.10	.10	.25	.33	.50	.05	.08	.17	.22	.34
+3	.10	.10	.30	.40	.60	.05	.08	.20	.27	.41
+2	.16	.17	.41	.55	.82	.07	.14	.28	.37	.56
+1	.28	.29	.60	.80	1.20	.13	.23	.41	.54	.82
0	.53	.56	.90	1.20	1.80	.24	.45	.61	.82	1.22
-1	.92	.97	1.37	1.82	2.74	.41	.78	.93	1.24	1.86
-2	1.51	1.58	1.91	2.54	3.82	.68	1.26	1.30	1.73	2.60
-3	2.38	2.50	2.47	3.29	4.94	1.07	2.00	1.68	2.24	3.36
-4 or Lower	*	*	*	*	*	*	*	*	*	*

**NOTE: Free of Obstructions** – The space below the lowest floor must be completely free of obstructions or any attachment to the building or may have:

- (1) Insect screening (provided that no additional supports are required for the screening), or
- (2) Open wood constructed lattice "breakaway walls" (at least 50 percent of the lattice construction must be open). These walls must be designed and installed to collapse under stress without jeopardizing the structural support of the building so that the impact on the building by abnormally high tides or wind-driven water is minimized.

\* Submit an application to the National Flood Insurance Program for rating; include a copy of the variance, a recent photograph or blueprints with the application and a post-construction (or pre-construction) Elevation Certificate. *Do not submit any premium* with the Flood Insurance Application. The National Flood Insurance Program will return the premium quotation for the coverage requested. No applicant for insurance on Post-FIRM construction or substantial improvement for which an asterisk (there is no risk premium rate) is published in the Standard Flood Insurance Manuals can obtain flood coverage until the administrator has approved the application and established the risk premium for the building.

**1981 POST-FIRM V1-V30 ZONE RATE TABLE**  
**SECTION III (For FIRM Where BFE is Adjusted for Wave Height at Building Site)**  
**Annual Rates Per \$100 of Insurance**  
**Elevated Buildings Free of Obstructions Below the**  
**Beam Supporting the Building's Lowest Floor (See Note)**

Elevation of the bottom of the floor beam of the lowest floor above or below base flood elevation adjusted for wave height at building site.	Basic and Additional Limits									
	Coverage A (Standard Deductible)					Coverage B (\$3,000 Deductible)				
	Contents Rate		Building rates based on insurance to replacement cost ratio			Contents Rate		Building rates based on insurance to replacement cost ratio		
	Res	Non-Res	.75 or More	.50 to .74	Under .50	Res	Non-Res	.75 or More	.50 to .74	Under .50
	<b>ZONES V8-V11</b>					<b>ZONES V8-V11</b>				
+4 or More	.10	.10	.35	.47	.70	.05	.08	.24	.32	.48
+3	.16	.17	.41	.55	.82	.07	.14	.28	.37	.56
+2	.28	.29	.51	.68	1.02	.13	.23	.35	.46	.69
+1	.50	.53	.61	.81	1.22	.22	.42	.41	.55	.83
0	.76	.80	.83	1.10	1.66	.34	.64	.56	.75	1.13
-1	1.10	1.15	1.06	1.41	2.12	.50	.92	.72	.96	1.44
-2	1.55	1.63	1.38	1.84	2.76	.70	1.30	.94	1.25	1.88
-3	2.14	2.24	1.79	2.38	3.58	.96	1.79	1.22	1.62	2.43
-4 or Lower	*	*	*	*	*	*	*	*	*	*
	<b>ZONES V12-V17</b>					<b>ZONES V12-V17</b>				
+4 or More	.15	.15	.46	.61	.92	.07	.12	.31	.41	.63
+3	.23	.24	.54	.72	1.08	.10	.19	.37	.49	.73
+2	.39	.41	.66	.88	1.32	.18	.33	.45	.60	.90
+1	.60	.63	.80	1.06	1.60	.27	.50	.54	.72	1.09
0	.87	.92	.98	1.30	1.96	.39	.74	.67	.88	1.33
-1	1.22	1.27	1.20	1.60	2.40	.55	1.02	.82	1.09	1.63
-2	1.60	1.68	1.47	1.96	2.94	.72	1.34	1.00	1.33	2.00
-3	2.09	2.19	1.81	2.41	3.62	.94	1.75	1.23	1.64	2.46
-4 or Lower	*	*	*	*	*	*	*	*	*	*

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- (1) Insect screening (provided that no additional supports are required for the screening), or
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**Elevated Buildings Free of Obstructions Below the**  
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Elevation of the bottom of the floor beam of the lowest floor above or below base flood elevation adjusted for wave height at building site.	Basic and Additional Limits									
	Coverage A (Standard Deductible)					Coverage B (\$3,000 Deductible)				
	Contents Rate		Building rates based on insurance to replacement cost ratio			Contents Rate		Building rates based on insurance to replacement cost ratio		
	Res	Non-Res	.75 or More	.50 to .74	Under .50	Res	Non-Res	.75 or More	.50 to .74	Under .50
	<b>ZONES V18-V23</b>					<b>ZONES V18-V23</b>				
+4 or More	.16	.17	.57	.76	1.14	.07	.14	.39	.52	.78
+3	.26	.27	.67	.89	1.34	.12	.22	.46	.61	.91
+2	.45	.48	.78	1.04	1.56	.20	.38	.53	.71	1.06
+1	.68	.71	.91	1.21	1.82	.31	.57	.62	.82	1.24
0	.96	1.00	1.07	1.42	2.14	.43	.80	.73	.97	1.46
-1	1.28	1.34	1.26	1.68	2.52	.58	1.07	.86	1.14	1.71
-2	1.65	1.73	1.49	1.98	2.98	.74	1.38	1.01	1.35	2.03
-3	2.07	2.17	1.74	2.31	3.48	.93	1.74	1.18	1.57	2.37
-4 or Lower	*	*	*	*	*	*	*	*	*	*
	<b>ZONES V24-V30</b>					<b>ZONES V24-V30</b>				
+4 or More	.37	.39	.76	1.01	1.52	.17	.31	.52	.69	1.03
+3	.53	.56	.86	1.14	1.72	.24	.45	.58	.78	1.17
+2	.73	.76	.97	1.29	1.94	.33	.61	.66	.88	1.32
+1	.94	.98	1.09	1.45	2.18	.43	.78	.74	.99	1.48
0	1.18	1.24	1.23	1.64	2.46	.53	.99	.84	1.12	1.67
-1	1.46	1.53	1.37	1.82	2.74	.66	1.22	.93	1.24	1.86
-2	1.75	1.83	1.53	2.03	3.06	.79	1.46	1.04	1.38	2.08
-3	2.04	2.14	1.70	2.26	3.40	.92	1.71	1.16	1.54	2.31
-4 or Lower	*	*	*	*	*	*	*	*	*	*

**NOTE: Free of Obstructions** – The space below the lowest floor must be completely free of obstructions or any attachment to the building or may have:

- (1) Insect screening (provided that no additional supports are required for the screening), or
- (2) Open wood constructed lattice "breakaway walls" (at least 50 percent of the lattice construction must be open). These walls must be designed and installed to collapse under stress without jeopardizing the structural support of the building so that the impact on the building by abnormally high tides or wind-driven water is minimized.

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**Annual Rates Per \$100 of Insurance**  
**Elevated Buildings With Obstructions Below the**  
**Beam Supporting the Building's Lowest Floor (See Note)**

Elevation of the bottom of the floor beam of the lowest floor above or below base flood elevation adjusted for wave height at building site.	Basic and Additional Limits									
	Coverage A (Standard Deductible)					Coverage B (\$3,000 Deductible)				
	Contents Rate		Building rates based on insurance to replacement cost ratio			Contents Rate		Building rates based on insurance to replacement cost ratio		
	Res	Non-Res	.75 or More	.50 to .74	Under .50	Res	Non-Res	.75 or More	.50 to .74	Under .50
	ZONES V1-V3					ZONES V1-V3				
+4 or More	1.47	1.55	.91	1.21	1.82	.66	1.24	.62	.82	1.23
+3	1.47	1.55	.91	1.21	1.82	.66	1.24	.62	.82	1.23
+2	1.59	1.66	.98	1.30	1.95	.72	1.33	.67	.89	1.34
+1	2.15	2.26	1.33	1.77	2.66	.97	1.81	.90	1.20	1.80
0	4.07	4.26	2.51	3.34	5.02	1.83	3.41	1.71	2.27	3.41
-1	4.86	5.09	3.00	3.99	6.00	2.19	4.07	2.04	2.71	4.08
-2	5.98	6.27	3.69	4.91	7.38	2.69	5.02	2.51	3.34	5.02
-3	14.32	15.01	8.84	11.76	17.68	6.44	12.01	6.01	7.99	12.02
-4 or Lower	*	*	*	*	*	*	*	*	*	*
	ZONES V4-V7					ZONES V4-V7				
+4 or More	1.51	1.58	.93	1.24	1.86	.68	1.26	.63	.84	1.26
+3	1.56	1.63	.96	1.28	1.92	.70	1.30	.65	.86	1.29
+2	1.64	1.71	1.01	1.34	2.02	.74	1.37	.69	.92	1.38
+1	1.85	1.94	1.14	1.52	2.29	.83	1.55	.78	1.04	1.56
0	2.28	2.39	1.41	1.88	2.83	1.03	1.91	.96	1.28	1.92
-1	3.00	3.14	1.85	2.46	3.70	1.35	2.51	1.26	1.68	2.53
-2	3.97	4.16	2.45	3.26	4.90	1.79	3.33	1.69	2.22	3.34
-3	4.70	4.92	2.90	3.86	5.80	2.12	3.94	1.97	2.62	3.94
-4 or Lower	*	*	*	*	*	*	*	*	*	*

**NOTE: With Obstructions** – The space below contains equipment or breakaway solid wall construction less than 300 square feet (if more than 300 square feet, see example 5 on page RVA81-1). If the building has any portion of the space below the elevated floor enclosed with non-breakaway wall, submit for rating as indicated in example 6 on page RVA81-1.

\* Submit an application to the National Flood Insurance Program for rating; include a copy of the variance, a recent photograph or blueprints with the application and a post-construction (or pre-construction) Elevation Certificate. *Do not submit any premium* with the Flood Insurance Application. The National Flood Insurance Program will return the premium quotation for the coverage requested. No applicant for insurance on Post-FIRM construction or substantial improvement for which an asterisk (there is no risk premium rate) is published in the Standard Flood Insurance Manuals can obtain flood coverage until the administrator has approved the application and established the risk premium for the building.

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Elevation of the bottom of the floor beam of the lowest floor above or below base flood elevation adjusted for wave height at building site.	Basic and Additional Limits									
	Coverage A (Standard Deductible)					Coverage B (\$3,000 Deductible)				
	Contents Rate		Building rates based on insurance to replacement cost ratio			Contents Rate		Building rates based on insurance to replacement cost ratio		
	Res	Non-Res	.75 or More	.50 to .74	Under .50	Res	Non-Res	.75 or More	.50 to .74	Under .50
	ZONES V8-V11					ZONES V8-V11				
+4 or More	1.91	2.00	1.18	1.57	2.36	.86	1.60	.80	1.06	1.59
+3	1.98	2.07	1.22	1.62	2.44	.89	1.66	.83	1.10	1.65
+2	2.12	2.22	1.31	1.74	2.62	.95	1.78	.89	1.18	1.77
+1	2.32	2.43	1.43	1.90	2.86	1.04	1.94	.97	1.29	1.94
0	2.54	2.67	1.57	2.09	3.14	1.14	2.14	1.07	1.42	2.14
-1	2.88	3.02	1.78	2.37	3.56	1.30	2.42	1.21	1.61	2.42
-2	3.42	3.58	2.11	2.81	4.23	1.54	2.86	1.43	1.90	2.86
-3	4.28	4.48	2.64	3.51	5.28	1.92	3.58	1.80	2.39	3.59
-4 or Lower	*	*	*	*	*	*	*	*	*	*
	ZONES V12-V17					ZONES V12-V17				
+4 or More	2.11	2.21	1.30	1.73	2.60	.95	1.77	.88	1.17	1.76
+3	2.20	2.31	1.36	1.81	2.72	.99	1.85	.92	1.22	1.83
+2	2.37	2.48	1.46	1.94	2.92	1.07	1.98	.99	1.32	1.98
+1	2.54	2.67	1.57	2.09	3.14	1.14	2.14	1.07	1.42	2.14
0	2.75	2.89	1.70	2.26	3.40	1.24	2.31	1.16	1.54	2.32
-1	3.01	3.16	1.86	2.47	3.71	1.35	2.53	1.26	1.68	2.53
-2	3.32	3.48	2.05	2.73	4.11	1.49	2.78	1.39	1.85	2.78
-3	3.73	3.91	2.30	3.06	4.60	1.68	3.13	1.56	2.07	3.11
-4 or Lower	*	*	*	*	*	*	*	*	*	*

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Elevation of the bottom of the floor beam of the lowest floor above or below base flood elevation adjusted for wave height at building site.	Basic and Additional Limits									
	Coverage A (Standard Deductible)					Coverage B (\$3,000 Deductible)				
	Contents Rate		Building rates based on insurance to replacement cost ratio			Contents Rate		Building rates based on insurance to replacement cost ratio		
	Res	Non-Res	.75 or More	.50 to .74	Under .50	Res	Non-Res	.75 or More	.50 to .74	Under .50
	<b>ZONES V18-V23</b>					<b>ZONES V18-V23</b>				
+4 or More	2.40	2.51	1.48	1.97	2.96	1.08	2.01	1.01	1.34	2.02
+3	2.53	2.65	1.56	2.07	3.11	1.14	2.12	1.06	1.41	2.12
+2	2.67	2.80	1.65	2.19	3.29	1.20	2.24	1.12	1.49	2.24
+1	2.85	2.99	1.76	2.34	3.52	1.28	2.39	1.20	1.60	2.41
0	3.05	3.19	1.88	2.50	3.76	1.37	2.55	1.28	1.70	2.56
-1	3.29	3.45	2.03	2.70	4.06	1.48	2.76	1.38	1.84	2.77
-2	3.56	3.74	2.20	2.93	4.41	1.60	2.99	1.50	2.00	3.01
-3	3.89	4.08	2.40	3.19	4.80	1.75	3.26	1.63	2.17	3.26
-4 or Lower	*	*	*	*	*	*	*	*	*	*
	<b>ZONES V24-V30</b>					<b>ZONES V24-V30</b>				
+4 or More	2.64	2.77	1.63	2.17	3.26	1.19	2.22	1.11	1.48	2.23
+3	2.77	2.90	1.71	2.27	3.41	1.25	2.32	1.16	1.54	2.32
+2	2.92	3.06	1.80	2.39	3.59	1.31	2.45	1.22	1.62	2.44
+1	3.08	3.23	1.90	2.53	3.80	1.39	2.58	1.29	1.72	2.59
0	3.26	3.41	2.01	2.67	4.02	1.47	2.73	1.37	1.82	2.74
-1	3.45	3.62	2.13	2.83	4.26	1.55	2.90	1.45	1.93	2.90
-2	3.66	3.84	2.26	3.01	4.53	1.65	3.07	1.54	2.05	3.08
-3	3.89	4.08	2.40	3.19	4.80	1.75	3.26	1.63	2.17	3.26
-4 or Lower	*	*	*	*	*	*	*	*	*	*

**NOTE: With Obstructions** – The space below contains equipment or breakaway solid wall construction less than 300 square feet (if more than 300 square feet, see example 5 on page RVA81-1). If the building has any portion of the space below the elevated floor enclosed with non-breakaway wall, submit for rating as indicated in example 6 on page RVA81-1.

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## V-ZONE RISK FACTOR RATING FORM

This is an *optional* insurance rating form. During a severe coastal storm a building's capability to withstand serious flood damage is directly related to several factors in addition to the elevation of the building's lowest floor. The most important of these are: (1) the building site; (2) the building support system; and (3) other construction details related to the building's resistance to wind and wave action. Owners who provide the NFIP with professional certification of information about these factors may qualify for substantial flood insurance rate discounts. A local property/casualty insurance agent or the NFIP V-Zone underwriter can be consulted to obtain additional information on the insurance rating.

To illustrate the benefit of this rating procedure to a prospective flood insurance policyholder, a comparison of insurance premiums using both the manual class rating and the V-Zone Risk Factor Rating form is shown below.

### ANNUAL INSURANCE PREMIUM

*Example I* \$100,000 Building Coverage/\$20,000 Contents Coverage  
 Front-most building line – Free of obstructions below lowest elevated floor

CLASS RATED	V-ZONE RISK FACTOR RATING	
	Certified to be Superior Construction*	Certified to be Adequate Construction*
\$1,174	\$ 886	\$1,102

*Example II* \$250,000 Building Coverage/\$20,000 Contents Coverage  
 Front-most building line - With obstructions below lowest elevated floor occupying less than 300 sq. ft. (e.g., elevator shaft to ground level)

CLASS RATED	V-ZONE RISK FACTOR RATING	
	Certified to be Superior Construction*	Certified to be Adequate Construction*
\$9,070	\$3,813	\$5,094

\*As determined by certified data on the V-Zone Risk Factor Rating form.

## THE V-ZONE RISK FACTOR RATING FORM

**USE** This form may be used to evaluate the coastal risk when it is believed that the design, placement, and/or construction of a building is such that the usual criteria used to establish actuarially appropriate rates do not reflect the lessened risk of a particular structure. The form may be used to either:

- a. Establish a rate prior to issuing a new policy, or
- b. Appeal the rate charged on an existing policy.

**CERTIFICATION** The information supplied on the form must be certified by an individual who is a registered professional engineer or registered architect duly licensed in the state in which the subject structure is located. The individual or firm must also have either:

- a. A professional liability insurance policy in force, or
- b. Demonstrable experience and competence in the fields of foundation, soils, and structural engineering as evidenced by similar and satisfactory service to at least two previous clients.

**SUBMISSION** The completed form should be submitted to:

The National Flood Insurance Program  
Post Office Box 34653  
Bethesda, MD 20817  
Attention: V-Zone Underwriting Specialist

Confirmation of the discount and estimated rate for National Flood Insurance coverage will be returned to the submitting agent, engineer, and builder/applicant in approximately thirty days.

**REFUNDS** Flood insurance in V-Zones may be purchased prior to obtaining a V-Zone risk rating evaluation from a registered professional engineer or registered architect or firm fulfilling the criteria for performing the V-Zone risk evaluation. When as a result of the V-Zone risk rating evaluation, a lower rate is established, a refund of the excess premium collected will be made as of the start of the current policy year, provided the same rating conditions existed at the start of the policy year. This allows one year to revise a class rating from the inception of a policy term.



# National Flood Insurance Program

## V-ZONE RISK FACTOR RATING FORM

OMB-026-R-00025

Flood Program Use Only
V.R.N. No. _____
Date Rec. _____ Init. _____

federal emergency management agency

This V-Zone form is to be used in the determination of the flood insurance rate discount for buildings and contents located in a coastal area designated by the Federal Insurance Administration as Zone V or V1-V30.

Completion of this V-Zone form must be accomplished by individuals or firms fulfilling the following criteria:

1. The individual signing the form must be a registered professional engineer or registered architect duly licensed in the state where the subject structure is located.

AND

- 2a. The individual or firm has in force a policy of professional liability insurance.

OR

- 2b. The individual or firm possesses demonstrable experience and competence in the fields of foundation, soils and structural engineering as evidenced by similar and satisfactory service to at least two previous clients.

The completed V-Zone form should be submitted to the National Flood Insurance Program, Post Office Box 34653, Bethesda, Maryland 20817. Attention: V-Zone Risk Discount. Confirmation of the V-Zone Risk Discount and estimated rate for National Flood Insurance coverage will be returned to the submitting agent, engineer and builder/applicant in approximately thirty (30) days.

EXACT LOCATION (LEGAL DESCRIPTION) \_\_\_\_\_

FIRM ZONE DESIGNATION \_\_\_\_\_

ESTIMATED COST OF CONSTRUCTION \_\_\_\_\_ POST CONSTRUCTION PROPERTY ADDRESS (if known) \_\_\_\_\_

(LABOR & MATERIAL) \$ \_\_\_\_\_

DOES THE BUILDING PLAN INVOLVE THE ALTERATION OR CONSTRUCTION OF SAND DUNES, SEAWALLS, BULKHEADS, ETC. TO REDUCE THE EFFECTS OF WAVE ACTION? YES \_\_\_ NO \_\_\_

HAS THE AVERAGE NATURAL GRADE AT THE BUILDING SITE BEEN ALTERED (OR IS IT TO BE ALTERED) BY MORE THAN TWO FEET? NO \_\_\_ YES \_\_\_? IF YES, BY (+ OR -) \_\_\_ FEET (TO THE NEAREST TENTH OF A FOOT)

<b>Insurance Agent</b>	<b>Registered Professional Engineer or Architect</b>
Name _____	Name _____
P.O. Address _____	P.O. Address _____
City, State, Zip Code _____	City, State, Zip Code _____
Telephone Area Exchange Number _____	Telephone Area Exchange Number _____
Agent's Tax ID or Social Security Number _____	License-State, Number Expires _____
<b>Builder</b>	<b>Owner</b>
Name _____	Name _____
P.O. Address _____	P.O. Address _____
City, State, Zip Code _____	City, State, Zip Code _____
Telephone Area Exchange Number _____	Telephone Area Exchange Number _____

### FLOOD RISK, ZONE AND RELATED INFORMATION

Local permit officials will have on file a copy of the community's Flood Insurance Rate Map (FIRM).

Your client's property and casualty insurance agent may have a copy of the community's FIRM and is a valuable source of related information.

If you need assistance, call NFIP (toll free), 800-638-6620, and ask for the V-Zone Underwriting Specialist. In Maryland, call 800-492-6605, or outside the continental U.S., call 800-638-6831.

To facilitate future reference, please enter your own file or identification number here and on all subsequent pages.

## WHY IS THIS CERTIFICATION NEEDED?

This certification is needed to provide information which can be used to make appropriate rate adjustments and to assure homeowners, home builders, designers and local officials that individuals working on buildings and making substantial improvements to buildings in coastal high hazard flood risk zones have received technical guidance in flood hazard factors having a significant bearing on design and construction requirements, and to internalize the cost of this technical guidance in the cost of construction. The severe economic losses due to flood damage led to the establishment of the National Flood Insurance Program (NFIP) to fulfill the essential purposes of community flood hazard mitigation and provide flood hazard insurance protection.

Actuarial rating of buildings and their contents on an individual risk basis which provides a rate discount for prudent building designs will serve to further the NFIP goals of providing incentives for hazard mitigation in coastal high hazard flood risk zones while permitting adequate insurance protection under premium rates which assure that the risk of loss from flooding related to building placement and construction are borne by the owners of properties at risk.

Thus, those who prefer to remain in coastal high hazard areas should follow certain construction guidelines. These construction guidelines, explanations, data, and examples for residences are set forth in the FEMA COASTAL DESIGN AND CONSTRUCTION MANUAL - 1981.

## HOW CAN YOU OBTAIN THE FEMA MANUAL?

A registered professional engineer or architect or coastal builder may submit a written request addressed to:

NFIP  
P.O. Box 34604  
Bethesda, MD 20817

or in the case of an emergency, a registered professional engineer or architect may call toll free 1-800-638-6620, and ask for the FEMA Coastal Design and Construction Manual.

## BASE FLOOD ELEVATION ADJUSTMENT FOR WAVE HEIGHT

The Flood Insurance Rate Maps (FIRMs), published and effective from 1969-1980, set forth base flood elevations without wave height (stillwater level). Prior to 1977, no generally accepted methodology for calculating wave heights had been formulated. In 1977, in response to FIA's request, the National Academy of Sciences evaluated recently developed technical procedures and published the accepted methodology (see below). Therefore, you must ascertain whether or not the BFE on the FIRM includes wave height. The 1981 FIRMs will indicate whether or not wave height is included. If the wave height is included, the following statement appears on the map legend: "Coastal Base Flood Elevations shown on this map include the effects of wave action." The older maps with effective dates prior to January 1, 1981, do not, with a very few exceptions, include wave height.

### PROCEDURES TO CALCULATE WAVE HEIGHT ADJUSTMENT:

When the existing BFE on the FIRM is based only on the stillwater level, the wave height adjustment must be estimated. The elevation adjustment due to wave height will vary from a maximum of 0.55 times the stillwater depth at the site to a minimum adjustment of 2.1 feet. (BFE including wave height adjustment = stillwater BFE + 0.55 (stillwater BFE - average grade elevation at the building site)). Cases involving estimates less than this wave height adjustment must be technically supported. National Academy of Sciences procedures are outlined in Manual TD-3/April 81 entitled, "Floodplain Management - Ways of Estimating Wave Height in Coastal High Hazard Areas in the Atlantic and Gulf Coast Regions." To obtain a copy of this document, an architect or builder may submit a written request (name the document in the request) to:

FEMA  
P.O. Box 8181  
Washington, D.C. 20024

## COASTAL V-ZONE FLOOD RISK BUILDING POINT CALCULATION SHEET

Record Identification Number \_\_\_\_\_

The submitting registered, professional engineer or architect should complete the calculation sheet using the building points shown below. Elevation certification may be determined by a registered professional surveyor (attach certification). The elevation data and FIRM information may be obtained from the Post Construction Elevation Certificate. If this certificate is not available, the professional certifying this document must determine the required information.

NFIP Community No. \_\_\_\_\_ Base Flood Elevation \_\_\_\_\_  
Panel No. \_\_\_\_\_ Elevation including \_\_\_\_\_  
FIRM Effective Date \_\_\_\_\_ wave height (BFEWH)  
FIRM Zone \_\_\_\_\_ Average grade elevation \_\_\_\_\_  
Bottom of lowest beam elevation \_\_\_\_\_ (NVGD)

### I. SITE AND ENVIRONMENT CONDITIONS

- A. Distance from shoreline (Mean High Water)
1. At front-most building line . . . . . 10 pts.
  2. At least one lot behind . . . . . 20 pts.
  3. More than 100 yards behind front-most building line oceanside . . . . . 30 pts.
- B. Adequate dune protection
1. Adequate dune protection but less than the requirements for B(2) below . . . . . 5 pts.
  2. Dune Crest at least 20 feet wide and its height is at least equal to half the distance between BFEWH and lowest grade at structure . . . . . 15 pts.
  3. Dune Crest is at least 40 feet wide and is higher than BFEWH . . . . . 25 pts.

CIRCLE APPROPRIATE POINTS AND ENTER BUILDING POINTS IN APPROPRIATE BOX BELOW.

#### CONSTRUCTION

PRE- POST-

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### II. BUILDING SUPPORT SYSTEM

Complete sections II.A, II.B, and II.C for the usual coastal 1-4 family residential or small commercial buildings with wood pile, pier, or wood post type construction. The point system is based on the minimum guidelines of the FEMA Coastal Design and Construction Manual. The registered professional engineer or architect assigning points should ascertain whether these guidelines are met or, if other sound engineering designs are used, demonstrate (by attaching an engineering report) that the design provides equivalent strength and resistance to damage for the point categories selected.

For other than the usual 1-4 family residential or small commercial buildings, complete sections II.D and II.E and attach a written report describing the components of the building support system and indicating the primary reasons for the building points selected.

- A. Pile Embedments (includes posts, piles, piers)
1. Pile tip is at -5' MSL if BFE including wave height is +10' MSL or less; or pile tip is at -10' MSL if BFE including wave height is above +10' MSL . . . . . 75 pts.
  2. Pile tip is at least 5' deeper than required above . . . . . 100 pts.
  3. If the pile embedment does not satisfy requirements
    - A.1 or A.2 above . . . . . minus 125 pts.
- B. Support Strength. (Select only one primary type.)
1. For wood piles at least 10" X 10" or 8" Tip Round:
    - a. With Grade Beam attached and bracing as required . . . . . 45 pts.
    - b. If less than above requirements . . . . . 15 pts.
  2. For Piers:
    - a. Pier has adequate strength to resist lateral forces and is properly connected to the foundation . . . . . 45 pts.
    - b. If less than above requirements . . . . . 15 pts.
  3. For Wood Posts:
    - a. Post and bracing, if required, has adequate strength to resist lateral forces and is properly connected to foundation . . . . . 45 pts.
    - b. If less than above requirements . . . . . 15 pts.
- C. Connection of floor beams
1. Connection has adequate strength to resist forces imposed . . . . . 30 pts.
  2. If less than above requirements . . . . . 10 pts.

CONSTRUCTION

PRE- POST-

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OR

- D. Foundation, Footing and Anchorage System (in lieu of the Pile Embedments criteria for 1-4 family residential)
1. superior . . . . . 125 pts.
  2. adequate . . . . . 100 pts.
  3. inadequate . . . . . minus 125 pts.
- E. Strength of Building Supports to Resist Lateral Forces
1. superior . . . . . 45 pts.
  2. adequate . . . . . 15 pts.
  3. inadequate . . . . . minus 75 pts.

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III. GENERAL BUILDING DETAILS

Complete sections III.A and III.B for the usual coastal 1-4 family residential or small commercial buildings with wood pile, pier, or wood post type construction. For other than the usual coastal 1-4 family residential or small commercial buildings, complete III.C, III.D, and III.E, where appropriate to the building involved.

- A. Substantially meets or exceeds recommendations of the FEMA Coastal Design and Construction Manual (if area below building is not free of obstruction, this cannot be met) . . . . . 25 pts.
- B. Area below building
1. Free of obstruction . . . . . 0 pts.
  2. Unenclosed equipment or equipment enclosed by screening or breakaway lattice work . . . . . minus 25 pts.
  3. Solid breakaway walls below building enclosing area less than 300 sq. ft. . . . . minus 50 pts.
  4. Solid breakaway walls below building enclosing area 300 sq. ft. or more . . . . . minus 110 pts.
  5. Solid non-breakaway walls below building . . . . . minus 210 pts.

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OR

- C. Area below building is free of obstruction . . . . . 25 pts.
- D. Equipment and/or enclosure below the lowest elevated floor is resistant to flood damage and would not adversely affect the ability of the other parts of building to withstand velocity waters and wave action and:
1. Occupies an area of less than 300 square feet . . . . . minus 5 pts.
  2. Occupies an area of 300 square feet or more . . . . . minus 30 pts.

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C. AND D. - DISCOUNT IS APPLIED TO INSURANCE RATES FOR "FREE OF OBSTRUCTION"

- E. Area below building is not free of obstruction
1. Equipment and/or enclosure is not resistant to flood damage but obstruction would not adversely affect the ability of the other parts of building to withstand velocity waters and wave action and:
    - a. Occupies an unfinished area of less than 300 square feet . . . . . minus 40 pts.
    - b. occupies an unfinished area of 300 square feet or more . . . . . minus 175 pts.
    - c. occupies a finished area . . . . . minus 250 pts.
  2. Equipment and/or enclosure would adversely affect the ability of the building to withstand velocity waters and wave action . . . . . minus 250 pts.

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E.1.a - DISCOUNT IS APPLIED TO INSURANCE RATES FOR "WITH OBSTRUCTION"

- E.1.b - SUBMIT TO NFIP  
 E.1.c and E.2 - NO DISCOUNT. SUBMIT TO NFIP TO DETERMINE ELIGIBILITY.

WHEN CRITERIA DIFFERENT FROM THOSE SET FORTH UNDER SECTION III ABOVE ARE USED, ATTACH A WRITTEN REPORT INDICATING PRIMARY REASONS FOR THE BUILDING POINTS SELECTED.

IV. BUILDING POINT TOTAL

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**INFORMATION PERTAINING TO THE BUILDING**

The following twenty-one questions are being asked in place of submitting detailed design and plans.  
(If a question is not applicable, indicate by n/a and include a short explanation.)

1. How far is the building from the mean high water line? \_\_\_\_\_
2. Is the structure located behind a primary dune system? \_\_\_\_\_
3. a.) If yes, what is elevation of top of dune? \_\_\_\_\_ b.) What is width at top of dune? \_\_\_\_\_
4. What is expected depth of scour or erosion at building line? \_\_\_\_\_
5. What measures, if any, have been taken to prevent scour or erosion? \_\_\_\_\_
6. What type of soil is at the site? \_\_\_\_\_
7. What type of foundation is used? \_\_\_\_\_  
(if helpful, attach sketch showing arrangement and spacing, etc.) Label as figure 1.
8. Supports used? (Wood, reinforced concrete, etc.) \_\_\_\_\_  
Type: \_\_\_\_\_  
Size: \_\_\_\_\_  
Depth of penetration into ground? \_\_\_\_\_  
Bottom tip elevation \_\_\_\_\_  
If piles, are they driven or jetted? \_\_\_\_\_
9. How are supports connected to foundation? \_\_\_\_\_  
Sketch connections to floor beams, grade beams, etc. and label as figure 2.
10. Is bracing used? \_\_\_\_\_ Sketch bracing parallel to beach and label as figure 3. Sketch bracing perpendicular to beach and label as figure 4. Sketch other bracing and label as figure 5. \_\_\_\_\_
11. Building width \_\_\_\_\_, length \_\_\_\_\_, number of stories \_\_\_\_\_.
12. Is building parallel to shoreline or diagonal? \_\_\_\_\_
13. Are hurricane clips or joist anchors used to connect floor joints to floor beams? \_\_\_\_\_
14. Are hurricane straps used to connect exterior stud walls to floor joists or floor beams? \_\_\_\_\_
15. Are all details of the structure in conformance with the governing building code? \_\_\_\_\_
16. Had design wind speed been determined from governing building code? \_\_\_\_\_
17. What is design wind speed? \_\_\_\_\_
18. Have water and wave forces been considered in the design of the structure? \_\_\_\_\_
19. Is plywood wall sheathing used? \_\_\_\_\_ Or is diagonal wall sheathing used? \_\_\_\_\_
20. Are hurricane clips, joist anchors, or metal straps used to connect roof joists or roof trusses to top of exterior wall stud? \_\_\_\_\_
21. Specify equipment and/or enclosed area uses below the first floor level. \_\_\_\_\_  
\_\_\_\_\_

**CERTIFICATION**

**PRE-CONSTRUCTION CERTIFICATION.** The submitting registered professional engineer or architect meets the qualifications set forth on page 1 of this V-Zone form and further certifies that the above statements are correct to the best of his or her knowledge. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. code, Section 1001. The builder or owner also certifies that the information provided to the submitting engineer or architect is accurate to the best of his or her knowledge.

\_\_\_\_\_  
 Name of Engineer or Architect \_\_\_\_\_ Affix seal or write professional license number below:  
 Title \_\_\_\_\_  
 Address \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 (Signature) \_\_\_\_\_ (Date) \_\_\_\_\_  
 Signature of builder or owner \_\_\_\_\_ Date: \_\_\_\_\_

**POST-CONSTRUCTION CERTIFICATION.** The submitting registered professional engineer or architect meets the qualifications set forth on page 1 of this V-Zone form and further certifies that the above statements are correct to the best of his or her knowledge. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. code, Section 1001. The builder or owner also certifies that the information provided to the submitting engineer or architect is accurate to the best of his or her knowledge.

\_\_\_\_\_  
 Name of Engineer or Architect \_\_\_\_\_ Affix seal or write professional license number below:  
 Title \_\_\_\_\_  
 Address \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 (Signature) \_\_\_\_\_ (Date) \_\_\_\_\_  
 Signature of builder or owner \_\_\_\_\_ Date: \_\_\_\_\_

Flood Program Use Only NFIP Flood Risk Factor CONFIRMATION	
Total Coastal V-Zone Flood Risk Factor PRE-CONSTRUCTION	
Buildings:	_____
Contents:	_____
Signature:	_____ (NFIP underwriter)
Date:	_____
Total Coastal V-Zone Flood Risk Factor POST-CONSTRUCTION	
Buildings:	_____
Contents:	_____
Signature:	_____ (NFIP Underwriter)
Date:	_____

NFIP will maintain a copy of this form by your file or identification number. Should you require this information at a future date, please call, toll free, 1-800-638-6620 and ask for a V-Zone Underwriting Specialist.

## APPLICATION OF DISCOUNT

### 1-4 Family Residential or Small Commercial Building

#### Building Coverage:

Follow examples on Manual page RVA81-1 for proper rate table section selection and apply appropriate discount to manual rate.

#### Contents Coverage:

Area below building free of obstructions or III.B.1

III.B.1 Equipment located below building; use rate table section I or III and apply appropriate discount to manual rate.

III.B.3, III.B.4, and III.B.5 Follow examples on page RVA81-1 for proper rate table section selection. No discounts are applied.

### Other Building Types

#### Building Coverage:

III.C and III.D Use rate table section I or III and apply appropriate discount to manual rate. Building elevation is measured at lowest elevated floor.

III.E.1.a Use rate table section II or IV and apply appropriate discount to manual rate. Building elevation is measured at lowest elevated floor.

III.E.1.b Submit to the NFIP.

III.E.1.c and III.E.2 Submit to the NFIP to determine insurability.

#### Contents Coverage:

III.C and III.D Use rate table section I or III and apply appropriate discount to manual rate. Building elevation is measured at lowest elevated floor.

III.E.1.a Use rate table section II or IV. Do not apply discount.

III.E.1.b Submit to the NFIP.

III.E.1.c and III.E.2 Submit to the NFIP to determine insurability.

## BUILDING COVERAGE

\*Rate Discounts Applicable to  
1981 Post-FIRM V1-V30 Zone Rate Table, Sections I and III

### ELEVATION OF BUILDING RELATIVE TO BFEWH

BUILDING POINT TOTAL	ELEVATION OF BUILDING RELATIVE TO BFEWH		
	-3.5 or Greater Less than -.5	-.5 or Greater Less than +1.5	+1.5 or Greater
Less than 120	+5%	+7%	+10%
120-139	0	0	0
140-159	5%	7%	10%
160-179	9%	12%	16%
180-199	23%	26%	31%
200-219	26%	29%	35%
220-239	29%	32%	38%
240-259	32%	35%	40%

\*See Rating and Discounting Instructions to determine when rate discounts are applicable.

## CONTENTS COVERAGE

\*Rate Discounts Applicable to  
1981 Post-FIRM V1-V30 Zone Rate Table, Sections I and III

### ELEVATION OF BUILDING RELATIVE TO BFEWH

BUILDING POINT TOTAL	-3.5 or Greater Less than -.5	-.5 or Greater Less than +1.5	+1.5 or Greater
Less than 120	0	+1%	+3%
120-140	0	0	0
140-159	1%	1%	3%
160-179	2%	2%	5%
180-199	3%	4%	7%
200-219	3%	5%	9%
220-239	4%	7%	11%
240-259	5%	8%	15%

\*See Rating and Discounting Instructions to determine when rate discounts are applicable.

## BUILDING COVERAGE

\*Rate Discounts Applicable to  
1981 Post-FIRM V1-V30 Rate Table, Sections II and IV

### ELEVATION OF BUILDING RELATIVE TO BFEWH

BUILDING POINT TOTAL	-3.5 or Greater Less than -1.5	-1.5 or Greater Less than +.5	+5 or Greater Less than +2.5	+2.5 or Greater
Less than 40	0	0	0	0
40-59	3%	5%	6%	8%
60-79	6%	9%	12%	16%
80-99	10%	13%	18%	24%
100-119	13%	18%	24%	31%
120-139	16%	22%	30%	38%
140-159	20%	28%	37%	46%
160-179	25%	33%	43%	53%
180-199	40%	50%	60%	70%
200-219	46%	56%	67%	76%

\*See Rating and Discounting Instructions for when rate discounts are applicable.

## CONTENTS COVERAGE

1981 Post-FIRM V1-V30 Rate Table, Sections II and IV

No Discounts Apply

POLICY

POLICY

# ELEVATION CERTIFICATE

ELEVATION CERTIFICATE (ELEV)

## ELEVATION CERTIFICATE

This section will provide detailed instructions to community officials, surveyors, professional engineers, and architects so that they can complete the Certification form. A community building inspector can act for the permit officials as a certifier of information on this NFIP form.

If the agent or the lending institution has determined that the building is in a Special Flood Hazard Area and Post-FIRM rating or new emergency program rating is to be used, this certification form or equivalent official documentation must be submitted with the insurance application.

The form consists of three sections:

**Section I** deals with a certification of information to determine eligibility and should be completed by the local community permit official or a registered professional engineer, architect or surveyor.

**Section II** is for Elevation Certification which must be certified by a local community permit official, registered professional engineer, architect, or surveyor. This section may be completed by a local community permit official, provided the data used has been certified or otherwise validated by one of the registered professionals listed above and the permit official is merely transcribing the data or is completed by a community building inspector.

**Section III** deals with certification of floodproofed buildings. This certification must be completed by a registered engineer or architect. This section may be completed or otherwise validated by a local community permit official, provided the data used has been certified by one of the registered professionals listed above and the permit official is merely transcribing the data.

If the local community permit official completes Section II or III, the certifier's name and other information at the bottom of the page should be completed and the local community permit official should sign.



FEDERAL EMERGENCY MANAGEMENT AGENCY  
NATIONAL FLOOD INSURANCE PROGRAM

## ELEVATION CERTIFICATE

This form is to be used for: 1) New/Emergency Program construction in Special Flood Hazard Areas; 2) Pre-FIRM construction after September 30, 1982; 3) Post-FIRM construction; and, 4) Other buildings rated as Post-FIRM rules.

BUILDING OWNER'S  
NAME

ADDRESS

PROPERTY LOCATION (Lot and Block numbers and address if available)

I certify that the information on this certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. code, Section 1001.

Enter the name and complete mailing address of the owner of the building being certified.

Enter the property location or legal description of the building being certified.

**SECTION I ELIGIBILITY CERTIFICATION** (Completed by Local Community Permit Official or a Registered Professional Engineer, Architect, or Surveyor)

COMMUNITY NO.	PANEL NO.	SUFFIX	DATE OF FIRM	FIRM ZONE	DATE OF CONSTR.	BASE FLOOD ELEV. (In AO Zone, use depth)	BUILDING IS <input type="checkbox"/> New/Emergency <input type="checkbox"/> Pre-FIRM Reg. <input type="checkbox"/> Post-FIRM Reg.
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YES  NO  It is intended that the building described above *will be* constructed in compliance with the community's flood plain ordinance. The certifier may rely on community records. The lowest floor (including basement) will be at an elevation of \_\_\_\_\_ ft, NGVD. Failure to construct the building at this elevation may place the building in violation of the community's flood plain management ordinance.

YES  NO  The building described above has been constructed in compliance with the community's flood plain management ordinance based on elevation data and visual inspection or other reasonable means. If NO is checked, attach copy of variance issued by the community.

YES  NO  The Mobile Home located at the address described above has been tied down (anchored) in compliance with the community's flood plain management ordinance, or in compliance with the NFIP Specifications.

MOBILE HOME MAKE	MODEL	YR. OF MANUFACTURE	SERIAL NO.	DIMENSIONS X
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(Community Permit Official or Registered Professional Engineer, Architect, or Surveyor)

NAME \_\_\_\_\_ ADDRESS \_\_\_\_\_

TITLE \_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_ PHONE \_\_\_\_\_

**SECTION I.** This section is used for certification by the local community's permit official, registered professional engineer, architect or surveyor, and is completed as follows:

Enter the Community Identification Number, the Map Panel Number (if available) upon which the property is located and the letter suffix of the map. An example would be 290230-0010-B.

Enter the date of the map. If Emergency Program, enter the date of the Flood Hazard Boundary Map (FHBM). If Regular Program, enter the date of the community's initial Flood Insurance Rate Map (FIRM).

Enter the FIRM Zone shown on the FIRM at the property location.

Enter the date of construction of the building described above.

Building is:

1. New/Emergency Program Construction – For the purpose of determining insurance rates, buildings for which the start of construction or substantial improvement commenced after September 30, 1982 are New/Emergency buildings.
2. Pre-FIRM Regular – buildings for which the start of construction or substantial improvement was on or before December 31, 1974, or the effective date of the initial Flood Insurance Rate Map (date printed on community FIRM), whichever is later.
3. Post-FIRM Regular – buildings for which the start of construction or substantial improvement commenced after December 31, 1974 or the effective date of the initial Flood Insurance Rate Map (date printed on community FIRM), whichever is later.

**Special Note:** If an approved building permit is dated prior to December 31, 1974, construction must have commenced not later than 180 days after the date of the approved building permit.

**Special Note:** Base Flood Elevation — Flood plain management requirements including the Base Flood Elevation are shown on the FIRM for Zones AH, A1-A30, V1-V30. For FIRM Zone A, V, and Emergency Program Special Flood Hazard Areas the community permit official or the builder has estimated this elevation by the reasonable interpretation of available data. Enter that estimated elevation in the space provided in Section I of the Elevation Certification for Base Flood Elevation. If this community permit official or the builder has not selected an estimated Base Flood Elevation, enter N.A.

Complete one of the following three certifications:

1. *Prior to the construction of a new building* located in a Special Flood Hazard Area, the community must certify that the builder has indicated that the building will be constructed in compliance with the community's Flood Plain Management Ordinance. The community must also provide the elevation at which the lowest floor will be constructed. If a Flood Plain Management Variance has been issued by the community, a copy of the variance must be attached to this form.
2. *After the building has been constructed*, local community permit officials or a registered professional engineer, architect, or surveyor must certify that the building has been constructed in compliance with the community's Flood Plain Management Ordinance, and enter the elevation of the lowest floor of the building. If a Flood Plain Management variance has been issued by the community, a copy must be attached to this form. If the variance is attached, check YES  on the form. If NO is checked, this will constitute a declaration that the building is constructed in violation of the community's Flood Plain Management requirements and is uninsurable under the NFIP.
3. *If the building is a mobile home*, the local community permit official or a registered professional engineer, architect, or surveyor must certify that the mobile home has been tied down or anchored in compliance with the community's Flood Plain Management Ordinance or in compliance with the NFIP specifications. In addition, the make, model, year of manufacture, serial number and dimensions of the mobile home must be included. The local community permit official or other certifier should enter his name, complete address, title, and telephone number. Then sign and date.

**SECTION II. Elevation Certification** (Certified by a community permit official, registered professional engineer, architect, or surveyor)

**SECTION II ELEVATION CERTIFICATION** (Certified by a Local Community Permit Official or a Registered Professional Engineer, Architect, or Surveyor.)

FIRM ZONE A1-A30: I certify that the building at the property location described above has *the lowest floor* (including basement) at an elevation of \_\_\_\_\_ feet, NGVD (mean sea level) and the average grade at the building site is at an elevation of \_\_\_\_\_ feet, NGVD.

FIRM ZONES V, V1-V30: I certify that the building at the property location described above has *the bottom of the lowest floor beam* at an elevation of \_\_\_\_\_ feet, NGVD (mean sea level), and the average grade at the building site is at an elevation of \_\_\_\_\_ feet, NGVD.

FIRM ZONES A, A99, AH and EMERGENCY PROGRAM: I certify that the building at the property location described above has the lowest floor elevation of \_\_\_\_\_ feet, NGVD. The elevation of the highest adjacent grade at the building site is \_\_\_\_\_ feet, NGVD.

FIRM ZONE AO: I certify that the building at the property location described above has the lowest floor elevation of \_\_\_\_\_ feet NGVD. The elevation of the highest adjacent grade next to the building is \_\_\_\_\_ feet, NGVD.

The elevation certification is required for all New/Emergency after September 30, 1982, and Post-FIRM buildings in FIRM Zones A, A 99, A 1-A 30, AO, AH, V, V1-V30, and must be certified by a community permit official, registered professional engineer, architect, or surveyor. Elevations should be recorded in feet and 10th's of feet.

*If the FIRM Zones are A1-A30, the lowest floor elevation and average grade elevation at the building site must be certified.*

*In FIRM Zones V, V1-V30, the elevation of the bottom of the lowest floor beam and the elevation of the average grade at the building site must be certified.*

*In FIRM Zones A, A99, AH, and New/Emergency, the lowest floor elevation and the highest adjacent grade elevation must be certified.*

*In FIRM Zones AO, the lowest floor elevation and the elevation of the highest grade adjacent to the building is certified.*

**SECTION III FLOODPROOFING CERTIFICATION** (Certification by a Registered Professional Engineer or Architect)

I certify to the best of my knowledge, information, and belief, that the building is designed so that the building is watertight, with walls substantially impermeable to the passage of water and structural components having the capability of resisting hydrostatic and hydrodynamic loads and effects of buoyancy that would be caused by the flood depths, pressures velocities, impact and uplift forces associated with the base flood.

YES  NO  In the event of flooding, will this degree of floodproofing be achieved with human intervention?  
(Human intervention means that water will enter the building when floods up to the base flood level occur unless measures are taken prior to the flood to prevent entry of water (e.g., bolting metal shields over doors and windows).

YES  NO  Will the building be occupied as a residence?

If the answer to both questions is YES, the floodproofing cannot be credited for rating purposes and the actual lowest floor must be completed and certified instead. Complete both the elevation and floodproofing certificates.

FIRM ZONES A, A1-A30, V1-V30, AO and AH; Certified Floodproofed Elevation is \_\_\_\_\_ feet, (NGVD).

**SECTION III.** The Floodproofing Certification section must be completed by a registered professional engineer or architect. (Refer to GR19 for regulations and procedures for floodproofed buildings.) The certification identifies that the building is water tight. (See definition on form.) Is human intervention part of the floodproofing, answer YES or NO. If building's occupancy is residential, answer YES or NO. If both answers are YES, the floodproofing cannot be credited for rating and Section II must also be completed and certified.

*In FIRM Zones A, AO, AH, A1-A30, V1-V30, it must be certified that the building complies with the community's Flood Plain Management Ordinance or requirements for floodproofing buildings. The floodproofed elevation of the building must also be entered. NOTE: The floodproofed elevation must be one foot (1 ft.) above the Base Flood Depth or Elevation shown on the FIRM to qualify for AOB or AHB rates. (Refer to GR20 for special rating rules for AO and AH Zones.) For Zone V, submit for rating.*

Identify if the Certification form is for Section II, or both Sections II and III. Enter the certifier's name, company name, license number, title, complete address and telephone number. The certifier's signature and date must also be entered.

The insurance agent should attach the original copy of the completed form to the flood insurance policy application, the second copy should be supplied to the policyholder and the third copy retained by the agent.

If you need assistance or need to order copies of this form, call the NFIP toll-free number.

THIS CERTIFICATION IS FOR  SECTION II

BOTH SECTIONS II AND III (Check One)

CERTIFIER'S NAME

COMPANY NAME

LICENSE NO. (or Affix Seal)

TITLE

ADDRESS

ZIP

SIGNATURE

DATE

CITY

STATE

PHONE

The Insurance agent attaches the second copy of the completed form to the flood insurance policy application for new (POST-FIRM) construction or substantial improvements. Be sure that the second copy is certified.

**INSURANCE AGENTS MAY ORDER THIS FORM**



FEDERAL EMERGENCY MANAGEMENT AGENCY
NATIONAL FLOOD INSURANCE PROGRAM

ELEVATION CERTIFICATE

This form is to be used for: 1) New/Emergency Program construction in Special Flood Hazard Areas; 2) Pre-FIRM construction after September 30, 1982; 3) Post-FIRM construction; and, 4) Other buildings rated as Post-FIRM rules.

BUILDING OWNER'S NAME ADDRESS

PROPERTY LOCATION (Lot and Block numbers and address if available)

I certify that the information on this certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. code, Section 1001.

SECTION I ELIGIBILITY CERTIFICATION (Completed by Local Community Permit Official or a Registered Professional Engineer, Architect, or Surveyor)

Table with columns: COMMUNITY NO., PANEL NO., SUFFIX, DATE OF FIRM, FIRM ZONE, DATE OF CONSTR., BASE FLOOD ELEV., BUILDING IS (New/Emergency, Pre-FIRM Reg, Post-FIRM Reg)

YES NO It is intended that the building described above will be constructed in compliance with the community's flood plain ordinance. The certifier may rely on community records. The lowest floor (including basement) will be at an elevation of \_\_\_ ft, NGVD. Failure to construct the building at this elevation may place the building in violation of the community's flood plain management ordinance.

YES NO The building described above has been constructed in compliance with the community's flood plain management ordinance based on elevation data and visual inspection or other reasonable means. If NO is checked, attach copy of variance issued by the community.

YES NO The Mobile Home located at the address described above has been tied down (anchored) in compliance with the community's flood plain management ordinance, or in compliance with the NFIP Specifications.

Table with columns: MOBILE HOME MAKE, MODEL, YR. OF MANUFACTURE, SERIAL NO., DIMENSIONS X

(Community Permit Official or Registered Professional Engineer, Architect, or Surveyor)

NAME ADDRESS

TITLE CITY STATE ZIP

SIGNATURE DATE PHONE

SECTION II ELEVATION CERTIFICATION (Certified by a Local Community Permit Official or a Registered Professional Engineer, Architect, or Surveyor)

FIRM ZONE A1-A30: I certify that the building at the property location described above has the lowest floor (including basement) at an elevation of \_\_\_ feet, NGVD (mean sea level) and the highest adjacent grade next to the building is \_\_\_ feet, NGVD.

FIRM ZONES V, V1-V30: I certify that the building at the property location described above has the bottom of the lowest floor beam at an elevation of \_\_\_ feet, NGVD (mean sea level), and the average grade at the building site is at an elevation of \_\_\_ feet, NGVD.

FIRM ZONES A, A99, AH and EMERGENCY PROGRAM: I certify that the building at the property location described above has the lowest floor elevation of \_\_\_ feet, NGVD. The elevation of the average grade at the building site is \_\_\_ feet, NGVD.

FIRM ZONE AO: I certify that the building at the property location described above has the lowest floor elevation of \_\_\_ feet, NGVD. The elevation of the highest adjacent grade next to the building is \_\_\_ feet, NGVD.

SECTION III FLOODPROOFING CERTIFICATION (Certification by a Registered Professional Engineer or Architect)

I certify to the best of my knowledge, information, and belief, that the building is designed so that the building is watertight, with walls substantially impermeable to the passage of water and structural components having the capability of resisting hydrostatic and hydrodynamic loads and effects of buoyancy that would be caused by the flood depths, pressures velocities, impact and uplift forces associated with the base flood.

YES NO In the event of flooding, will this degree of floodproofing be achieved with human intervention? (Human intervention means that water will enter the building when floods up to the base flood level occur unless measures are taken prior to the flood to prevent entry of water (e.g., bolting metal shields over doors and windows).

YES NO Will the building be occupied as a residence? If the answer to both questions is YES, the floodproofing cannot be credited for rating purposes and the actual lowest floor must be completed and certified instead. Complete both the elevation and floodproofing certificates.

FIRM ZONES A, A1-A30, V1-V30, AO and AH: Certified Floodproofed Elevation is \_\_\_ feet, (NGVD).

THIS CERTIFICATION IS FOR SECTION II BOTH SECTIONS II AND III (Check One)

CERTIFIER'S NAME COMPANY NAME LICENSE NO. (or Affix Seal)

TITLE ADDRESS ZIP

SIGNATURE DATE CITY STATE PHONE

The insurance agent attaches the second copy of the completed form to the flood insurance policy application for new (POST-FIRM) construction or substantial improvements. Be sure that the second copy is certified.

**New/Emergency Program Construction**

For the purposes of determining insurance rates, buildings for which the start of construction or substantial improvement commenced after September 30, 1982, are New/Emergency buildings.

**Pre-FIRM Construction:**

For the purposes of determining insurance rates, buildings for which the start of construction or substantial improvement was on or before December 31, 1974 or the effective date of the Initial Flood Insurance Rate Map (date printed on community FIRM), whichever is later. *Special Note:* If an approved building permit is dated prior to December 31, 1974, construction must have commenced not later than 180 days after the date of the approved building permit. "Existing Construction" and "Pre-FIRM Construction" have identical meanings for the purposes of The National Flood Insurance Program.

**Post-FIRM Construction:**

For insurance rating purposes buildings for which the start of construction or substantial improvement commenced after December 31, 1974 or the effective date of the Initial Flood Insurance Rate Map (date printed on community FIRM), whichever is later. "NEW CONSTRUCTION" and "POST FIRM CONSTRUCTION" have identical meanings for the purposes of the National Flood Insurance Program.

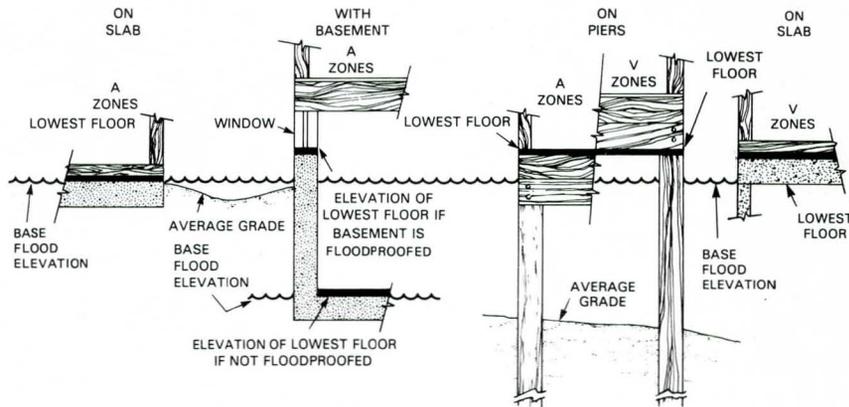
**Substantial Improvement:**

Any repair, reconstruction, or improvement of a building, the cost of which equals or exceeds 50 percent of the market value of the building either (a) before the improvement or repair is started, or (b) if the building has been damaged, and is being restored the market value before the damage occurred. For Flood Insurance Program purposes substantial improvement is started when the first alteration of any wall, ceiling, floor, or other structural part of the building commences, whether or not that alteration affects the external dimensions of the structure. However, the term does not include either any project for health, sanitary, or safety code specifications which are solely necessary to assure safe living conditions; or any alteration of a building listed on the National Register of Historic Places or a State Inventory of Historic Places.

**Lowest Floor** — The lowest floor is the lowest floor (including basement) of the lowest enclosed area. The following modifications of the lowest floor definition are permitted in order to meet community permit practices:

- (1) In Zones A, AO, AH, A1-A30, B, C, and D; the Emergency Program areas which are not oceanside building sites.
  - (a) The floor of an unfinished enclosed area at ground level or above, which is a crawl space, or space within the foundation walls, usable as areas for building maintenance, access, parking vehicles, or storing of articles and maintenance equipment (not attached to the building) used in connection with the premises is not considered the building's lowest floor if the walls of the unfinished enclosed areas are constructed with openings (such as with parallel sheer walls, open lattice walls, discontinuous foundation walls, and combinations thereof) to facilitate the unimpeded movement of flood waters or the walls are breakaway walls.
  - (b) The floor of an attached unfinished garage used for parking vehicles and storing articles and maintenance equipment used in connection with the premises and not attached to the building is not considered the building's lowest floor if the walls of the unfinished enclosed areas are constructed with openings (such as with parallel sheer walls, open lattice walls, discontinuous foundation walls, or combinations thereof) to facilitate the unimpeded movement of flood waters or the walls are breakaway walls.
- (2) In Zones V and V1-V30; and Emergency Program areas which are oceanside building lots, the following exceptions apply:
  - (a) For flood plain management purposes, the floor of an unfinished enclosed area is not considered the building's lowest floor if the area's walls are constructed as breakaway walls. However, for insurance rating purposes:
    - (i) The floor of an unfinished enclosed area less than 300 square feet is not considered the building's lowest floor if the walls are breakaway walls.
    - (ii) The floor of an unfinished enclosed area equal to or greater than 300 square feet is considered the building's lowest floor even if the walls are breakaway walls.
  - (b) The floor of an unfinished enclosed area with walls made of insect screening or open wood constructed breakaway lattice work (regardless of the size of the area enclosed) is not considered the building's lowest floor.

**Lowest Floor Elevation** — The lowest floor elevation is the elevation of the bottom of the floor beam of lowest floor in Zones V, V1-V30. In all other zones, the lowest floor elevation is the elevation of the top of the lowest floor.



**NOTE:**

A Zones — A, AO, AH, A1-A30, A99, Emergency Program other than Oceanside Building Sites

V Zones — V, V1-V30, Emergency Program Oceanside Building Sites (beach areas subject to wave action during severe storms)

**Base Flood Elevation** — Flood plain management requirement including the Base Flood Elevation are shown on the FIRM for Zones AH, A1-A30, V1-V30. For FIRM Zone A, V, and Emergency Program Special Flood Hazard Areas the community permit official or the builder has estimated this elevation by the reasonable interpretation of available data. Enter that estimated elevation in the space provided in Section I of the Elevation Certification for Base Flood Elevation. If this community permit official or the builder has not selected an estimated Base Flood Elevation, enter N.A.

# POLICY RENEWALS

**NATIONAL FLOOD INSURANCE POLICY RENEWAL APPLICATION NOTICE**  
**FIA - FEDERAL EMERGENCY MANAGEMENT AGENCY**

POLICY FL  
 INSURED PROPERTY LOCATION

**IMPORTANT - READ THIS NOTICE**  
**- CONTACT YOUR INSURANCE AGENT \***

Your current Flood Insurance Policy will expire. A Renewal Application and Premium Payment must be submitted by an Insurance Agent to continue coverage beyond the Expiration Date. The Insurance Agent shown on this form is being notified of this expiration. No further notice will be sent. Contact your Insurance Agent at once to continue coverage.

\* The amount of insurance shown may differ from your expiring policy.

AMOUNTS OF INSURANCE	
Building	Contents

MORTGAGEE NAME & MAILING ADDRESS

INSURED'S NAME & MAILING ADDRESS

AGENT/BROKER NAME & MAILING ADDRESS

593-033/0680

**SEE REVERSE SIDE FOR ADDITIONAL INFORMATION**

1. THE POLICY INDICATED ON THE REVERSE SIDE WILL EXPIRE AT 12:01 A.M. ON THE DATE SHOWN.
2. A RENEWAL PREMIUM AND A FULLY COMPLETED RENEWAL APPLICATION MUST BE MAILED TO THE NATIONAL FLOOD INSURANCE PROGRAM BY AN INSURANCE AGENT PRIOR TO THE EXPIRATION DATE TO PREVENT THE EXPIRATION OF THE POLICY AND INSURANCE.
3. THE AMOUNT OF THE EXPIRING INSURANCE MAY NOT BE SUFFICIENT TO FULLY INSURE THE VALUE OF YOUR PROPERTY. CONSIDER INCREASING THE AMOUNTS OF INSURANCE WHEN DISCUSSING THE RENEWAL APPLICATION WITH YOUR INSURANCE AGENT.
4. IF THE EXPIRING POLICY HAS NOT BEEN RENEWED BY AN APPLICATION AND PREMIUM RECEIVED BY THE NATIONAL FLOOD INSURANCE PROGRAM BEFORE THE EXPIRATION DATE, ANY MORTGAGEE OF RECORD, AS INDICATED ON THE EXPIRING POLICY DECLARATION PAGE, WILL BE PROVIDED WRITTEN NOTICE OF THE POLICY EXPIRATION.
5. ANY MORTGAGEE RECEIVING A COPY OF THIS NOTICE SHOULD CONTACT THE INSURED TO CONFIRM THE SUBMISSION OF A RENEWAL APPLICATION AND PREMIUM PAYMENT.

## POLICY RENEWALS

**NOTE:** The National Flood Insurance Program (NFIP) is under no legal obligation to send any renewal notice or any other notice that the policy term is coming to an end.

In those cases where the computer system contains the necessary rating criteria to determine rates for a given policy, the insured, agent, mortgagee (if the mortgagee pays the renewal), or other payor, if any, should be notified by a Premium Notice (see facing page), which will be received 35-40 days prior to the policy's expiration date. The payor's copy of the Premium Notice is mailed to the payor shown in the policy records. The insured's copy of this notice states **THIS IS NOT A BILL** in those cases where the mortgagee or other party is named as the payor and the notice advises the insured that **THE POLICY WILL EXPIRE UNLESS THE PREMIUM PAYMENT FOR THE NEXT TERM IS RECEIVED PRIOR TO EXPIRATION OF THE CURRENT POLICY TERM.**

The Premium Notice shows the amounts of insurance on renewal for building coverage and contents coverage as recorded by the computer system at the time the renewal notices are printed. Higher or different amounts of insurance may be obtained on renewal by submission of a renewal application and premium payment.

This notice also indicates the amount of insurance available, for purchase on both building and contents, under either the Emergency Program or the Regular Program, based upon the community status 45 days prior to the policy expiration date.

The insured, or payor, is offered the option to renew the policy for one year or three years at the amounts of insurance shown on the renewal notice or at amounts of insurance increased by an inflation factor of 10 percent for building and 5 percent for contents, not to exceed the maximum amount of insurance available.

The policy may be renewed without any lapse in coverage by paying the renewal premium as shown for a selected renewal option. The payment is to be made payable to the National Flood Insurance Program. All payments should show the insured's name and policy number on the check. Payment of the premium must be mailed to the National Flood Insurance Program along with Part B of the Premium Notice prior to the expiration date and the payment must be received by the NFIP within 5 days following the expiration date, in which case the policy will be renewed without any lapse of coverage. If the renewal payment was made by certified mail to the NFIP prior to the expiration date, the certified mailing date will also ensure renewal without any lapse of coverage.

If there is not sufficient data on file to properly rate the policy, a Premium Notice cannot be issued. The insured and the renewal premium payor, if other than the insured, should then receive a Policy Renewal Application Notice approximately 35-40 days prior to the policy's expiration date. This notice will advise the insured and/or payor that the policy must be renewed

**RENEWAL  
NOTICES**

**PREMIUM NOTICE**

**INFLATION  
FACTOR**

**RENEWAL BY  
RENEWAL NOTICE**

**OTHER RENEWAL  
PROCEDURES/  
POLICY RENEWAL  
APPLICATION  
NOTICE**

by completion and submission of a renewal application and premium payment by the agent. A renewal application form titled "Request for Policy Processing and Renewal Information (RPPRI)" is mailed to the agent at the same time the policy renewal application notice is mailed to the insured, mortgagee, and payor, if the payor is other than the insured or mortgagee.

The Request for Policy Processing and Renewal Information form should be used to supply all missing information, revise all incorrect data, and to request changes in amounts of insurance or coverage. Pages 3 and 4 of the RPPRI together with the renewal premium should be submitted to the NFIP as far in advance of the expiration date as possible.

**RENEWING FOR  
DIFFERENT  
AMOUNTS OF  
INSURANCE OR  
COVERAGE**

When an insured wants to renew for amounts of insurance or coverages different from the options shown on the Premium Notice (or, in the case of a RPPRI, for amounts different from the in-force coverage), the following procedures should be followed:

- When an insured's Premium Notice and renewal premium have already been submitted for a renewal option, and the insured decides to request higher limits of insurance or additional coverages, the agent should submit the General Change Endorsement form, together with the additional premium, as far in advance of the policy expiration date as possible. There will be no waiting period if the endorsement is signed and received prior to the expiration date or if a certified mailing date is prior to the expiration date.
- The agent can submit the standard Flood Insurance Application (refer to Chapter APP, Flood Insurance Application form) by checking the RENEWAL  box in section ① of the Application and providing the fully computed premium. This should be done as far in advance of the expiration date as possible. This procedure has an advantage in that the initial renewal declaration page will state the new amounts of insurance. The entire application should be completed to avoid possible delays caused by further correspondence concerning any missing data. However, do not unduly delay the renewal if the data cannot be obtained promptly. To effect a renewal under this procedure, enter at a minimum:
  - a. The policy number indicating it is a renewal (section ① of the Application).
  - b. The policy term in section ② (ONE YEAR POLICY  or THREE YEAR POLICY ).
  - c. The agent/broker's name, mailing address, and telephone number (section ③).
  - d. The insured's name, mailing address, and telephone number (section ④).
  - e. The property location (section ⑧).
  - f. The new amounts of insurance for building and contents, as well as the rates and premium computation (section ⑬).

g. The agent/broker's signature and date (section ⑭ of the Application).

In an effort to be of service to the agents and the policyholders, a 90-day reissuance period following expiration of the policy has been established as part of a policy reissuance procedure. This reissuance period is intended to provide the client with a beneficial waiting period when conditions beyond the control of the agent or policyholder make a prompt renewal premium payment impossible. Thus, following a policy's expiration date, an Expiration/Reissue Premium Notice is produced if the renewal Premium Notice, the RPPRI, or the standard Flood Insurance Application form is not received by the NFIP by the renewal date. This notice is mailed to the agent, insured, and mortgagee. The expired policy will be reissued with a new effective date if the appropriate form and premium payment are received by the NFIP within 90 days following the policy's expiration date.

**EXPIRATION/  
REISSUE  
PREMIUM NOTICE**

The procedures and the waiting period are as follows: If Part B of the Expiration/Reissue Premium Notice (or other appropriate form) and premium are received by the NFIP after 5 days but within 30 days following the date and time of the expiration (expiration date plus 29 days), the new policy bearing the former policy number is placed in-force as of 12:01 a.m. of the date following NFIP's receipt. If Part B of this Notice (or other appropriate form) and premium payment are received by the NFIP after the 30-day period but within 90 days following the date and time of expiration (expiration date plus 89 days), the policy is placed in-force 5 days following receipt. For example, if received on the thirty-second day (date of expiration plus 31) following the expiration, the insurance becomes effective on the thirty-seventh day (date of expiration plus 36). In those cases where Part B of the Expiration/Reissue Premium Notice and the premium are mailed to the NFIP by certified mail, the certified mailing date is considered to be the date of receipt by the NFIP.

**EXPIRATION/  
REISSUE  
PROCEDURES**

The Expiration/Reissue Premium Notice notifies the mortgagee (or trustee) that protection of the mortgagee (or trustee) under the policy shall continue in-force after the expiration of the policy for 30 days, calculated from the date the notice is mailed.

Where a Premium Notice has not been generated and renewal by submission of the Application Form RPPRI is indicated (see "Other Renewal Procedures"), and the renewal information is not received by NFIP by the renewal date, an Expiration/Reissue Application Notice is mailed to the agent, insured, and mortgagee. This notice provides the same reissue of insurance benefits as is offered by the Expiration/Reissue Premium Notice procedures except that a standard Flood Insurance Application or the fully completed RPPRI and premium payment must be submitted and received by the NFIP.

**EXPIRATION/  
REISSUE  
APPLICATION  
NOTICE**

The Expiration/Reissue Application Notice notifies the mortgagee (or trustee) that protection of the mortgagee (or trustee) under the policy shall continue in-force after the expiration of the policy for a period of 30 days, calculated from the date the notice is mailed.

Following the receipt of a renewal or reissue premium, a Policy Declaration page is computer-produced to include such information as the policy effective date, application date, amounts of insurance, and premium computation.

**POLICY  
DECLARATION  
PAGE**

**NATIONAL FLOOD INSURANCE EXPIRATION / REISSUE PREMIUM NOTICE**

FIA FEDERAL EMERGENCY MANAGEMENT AGENCY POLICY FL  
INSURED'S NAME INSURED PROPERTY LOCATION

**IMPORTANT-THIS FLOOD INSURANCE POLICY EXPIRED ON**

**NO FURTHER NOTICE WILL BE SENT. SEE REVERSE SIDE CONCERNING REISSUE OF POLICY WITH REVISED EFFECTIVE DATE.**

<b>A</b>	IMPORTANT: The amounts of insurance shown may not agree with your records. If this is the case, contact your agent to obtain the desired amounts of insurance. Policies are for 1 or 3 years.	AMOUNT OF INSURANCE UNDER EXPIRED POLICY	<b>PAYABLE PREMIUM</b>
		BUILDING CONTENTS	A1 YEAR A3 YEAR
<b>B</b>	Includes an increase in insurance due to increased property values. Higher or different limits of insurance may be obtained through your agent.	AMOUNT OF INSURANCE WITH PROPERTY VALUES INCREASED	<b>PAYABLE PREMIUM</b>
		BUILDING CONTENTS	B1 YEAR B3 YEAR

**MAXIMUM INSURANCE AVAILABLE - BUILDING:** \_\_\_\_\_ **CONTENTS:** \_\_\_\_\_

INSURED NAME & MAILING ADDRESS \_\_\_\_\_ AGENT/BROKER NAME & MAILING ADDRESS \_\_\_\_\_

**INSURED COPY - RETAIN FOR YOUR RECORDS**

DETACH HERE    **NATIONAL FLOOD INSURANCE EXPIRATION / REISSUE PREMIUM NOTICE**    DETACH HERE   
 POLICY FL: \_\_\_\_\_ PLAN: \_\_\_\_\_ COMMUNITY: \_\_\_\_\_ ZONE: \_\_\_\_\_

EXPIRATION DATE \_\_\_\_\_

**SEE REVERSE SIDE FOR INSTRUCTIONS**

- Check Box A1, A3, B1 or B3 for option selected
- Important to return promptly: See item 2 on reverse side for information on effective date and certified mail benefits.
- Detach and mail this part of notice with check or money order payable to NFIP for the exact premium shown for the option selected for reissuance of insurance.  
**MAIL TO: NFIP, P.O. BOX 34294, BETHESDA, MD 20817**

**TOTAL PREMIUM DUE**

ONE YEAR OPTION                      THREE YEAR OPTION

**A1**                       **A3**

**B1**                       **B3**

INSURED NAME & MAILING ADDRESS \_\_\_\_\_

If you have any questions or wish to change your amount of insurance to other levels than shown above, CONTACT YOUR AGENT/BROKER.

**PART B FIA COPY-RETURN WITH PAYMENT**  
Do not fold, staple, or write below this line.

- The policy indicated on the reverse side expired at 12:01 A.M. on the date shown unless the renewal payment was mailed to the National Flood Insurance Program (NFIP) prior to the expiration date and the payment was received by the NFIP within 5 days following the expiration date, in which case the policy will be renewed without any lapse of coverage. If the renewal payment was made by certified mail to the NFIP prior to the expiration date, the certified mailing date will also assure renewal without any lapse of coverage.
  - To obtain a reissue of an expired policy with a revised effective date, you or your agent can mail Part B of this notice (or your agent can mail a new application) together with the premium payment for insurance option selected ("A" or "B" of Part A), to the National Flood Insurance Program within 90 days following the expiration date of this policy. If Part B of this notice or an application and premium payment are received by the NFIP after 5 days but within 30 days following the date and time of the expiration (expiration date plus 29 days), the new policy (bearing the former policy's number) is placed in force as of 12:01 A.M. of the date following receipt by the NFIP. If Part B of this notice or an application and premium payment are received by the NFIP beyond the 30-day period but within 90 days following the date and time of expiration (expiration date plus 89 days), the policy is placed in force 5 days following receipt. For example, if received on the thirty-second day (date of expiration plus 31 days) following the expiration, the insurance becomes effective on the thirty-seventh day (date of expiration plus 36). In those cases where Part B of the Expiration/Reissue Notice and the premium payment are mailed to the NFIP by certified mail, the certified mailing date is considered to be the date of receipt by the NFIP.
- CERTIFIED MAIL.** In those cases where Part B of the Expiration/Reissue Notice and the premium payment are mailed to the NFIP by certified mail, the certified mailing date is considered to be the date of receipt by the NFIP.
- If more than 90 days have passed since the policy expiration date, a new application must be submitted by the agent.
- The amounts of insurance available are shown as "maximum insurance available" on the front of this form. To increase coverage above limits provided by Options "A" or "B", after mailing Part B of this form or an application together with the premium payment, contact your agent concerning an endorsement to increase coverage.
  - If a mortgagee (or trustee) is included as a named payee on this policy, the insurance shall continue in-force for the benefit only of the mortgagee (or trustee) for 30 days after the mailing of this notice.

**NATIONAL FLOOD INSURANCE PROGRAM**  
 P.O. BOX 34294  
 BETHESDA, MD 20817  
 800-638-6620

**IMPORTANT: If the insured property location does not appear at the top of the reverse side of this notice, please supply the information requested below when submitting your premium payment. If the property location does appear on the reverse side, leave the items below blank.**

IS THE LOCATION OF THE INSURED PROPERTY THE SAME AS THE INSURED'S ADDRESS ON THIS NOTICE?                      WHEN WAS THE BUILDING CONSTRUCTED? (IF BUILT BEFORE DECEMBER 31, 1974 AND EXACT DATE IS UNKNOWN, ENTER YEAR BUILT USING JULY AS THE MONTH)

YES                       NO                       \_\_\_\_\_ MONTH                      \_\_\_\_\_ YEAR

IF THE ANSWER TO THE ABOVE IS NO, PLEASE PROVIDE THE LOCATION OF THE INSURED PROPERTY BELOW (IF THE ANSWER TO THE ABOVE IS YES, WRITE SAME)

(THE PROPERTY LOCATION MUST NOT BE A POST OFFICE BOX)

**NATIONAL FLOOD INSURANCE PROGRAM**  
 P.O. BOX 34294  
 BETHESDA, MD 20817  
 800-638-6620

A copy of the Policy Declaration page is mailed to the insured, agent, and the mortgagee, if any.

If the agent finds an error in the data on the Policy Declaration page, the agent should call the nationwide toll-free number: (800) 638-6620; in Maryland, call (800) 492-6605; in Hawaii, Puerto Rico, Alaska, Guam, and the Virgin Islands, call (800) 638-6831, to determine appropriate corrective action.

Those cases where a policy application has not been corrected prior to the start of a renewal cycle present strong evidence that the policy is not in force. In such cases, even if a policy is in-force, a Renewal Premium Notice or Expiration/Reissue Application Notice will not be produced.

**POLICY OR  
ENDORSEMENT  
REJECTED DUE  
TO ERROR**

Agents, policyholders and mortgagees should check renewal Premium Notices for the correct amounts of insurance. If a Premium Notice does not indicate the correct amounts of insurance, the agent should advise the payor not to pay the renewal premium directly. The payor should submit instead the standard Flood Insurance Application, together with the renewal premium for the correct amounts of insurance, as far in advance of the expiration date as possible.

To generate renewal and expiration notices, the NFIP must receive complete and acceptable application data. It is important that agents respond to the requests for additional application and endorsement data within 30 days. In those cases where applications and policy changes have been submitted, and the Policy Declaration page which reflects the status of the policy has not been received within a 30-day period of time, the agent should call the NFIP to determine the status of the application.

**NATIONAL FLOOD INSURANCE POLICY RENEWAL APPLICATION NOTICE**  
FIA - FEDERAL EMERGENCY MANAGEMENT AGENCY

POLICY FL  
INSURED PROPERTY LOCATION

**IMPORTANT - READ THIS NOTICE**  
**- CONTACT YOUR INSURANCE AGENT \***

Your current Flood Insurance Policy will expire on [ ] [ ] [ ]. A Renewal Application and Premium Payment must be submitted by an Insurance Agent to continue coverage beyond the Expiration Date. The Insurance Agent shown on this form is being notified of this expiration. No further notice will be sent. Contact your Insurance Agent at once to continue coverage.  
*\* The amount of insurance shown may differ from your expiring policy.*

AMOUNTS OF INSURANCE	
Building	Contents

MORTGAGEE NAME & MAILING ADDRESS

INSURED'S NAME & MAILING ADDRESS

AGENT/BROKER NAME & MAILING ADDRESS

593-033/0680

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

FEMA 81-22 (6/80)

**NATIONAL FLOOD INSURANCE EXPIRATION/REISSUE APPLICATION NOTICE**  
FIA - FEDERAL EMERGENCY MANAGEMENT AGENCY

POLICY FL  
INSURED PROPERTY LOCATION

**IMPORTANT - READ THIS NOTICE - IMPORTANT INFORMATION**  
**ON REVERSE SIDE - CONTACT YOUR INSURANCE AGENT \***

Your Flood Insurance Policy expired on [ ] [ ] [ ]. If an Application and Premium Payment have not been submitted by an Insurance Agent to continue this coverage, contact your Insurance Agent at once. The Insurance Agent shown on this form is being notified of this expiration. No further notice will be sent - this policy has expired.  
*\*The amount of insurance shown may differ from your expiring policy.*

AMOUNTS OF INSURANCE	
Building	Contents

MORTGAGEE NAME & MAILING ADDRESS

INSURED'S NAME & MAILING ADDRESS

AGENT/BROKER NAME & MAILING ADDRESS

593-034/1080

SEE REVERSE SIDE FOR ADDITIONAL INFORMATION

FEMA 81-24 (10/80)

1. THE POLICY INDICATED ON THE REVERSE SIDE EXPIRED AT 12:01 A.M. ON THE DATE SHOWN UNLESS THE RENEWAL INFORMATION AND PREMIUM PAYMENT WERE MAILED TO THE NATIONAL FLOOD INSURANCE PROGRAM (NFIP) PRIOR TO THE EXPIRATION DATE AND THE PAYMENT WAS RECEIVED BY THE NFIP WITHIN 5 DAYS FOLLOWING THE EXPIRATION DATE, IN WHICH CASE THE POLICY WILL BE RENEWED WITHOUT ANY LAPSE OF COVERAGE. IF THE RENEWAL INFORMATION AND PREMIUM PAYMENT WERE MADE BY CERTIFIED MAIL TO THE NFIP PRIOR TO THE EXPIRATION DATE, THE CERTIFIED MAILING DATE WILL ALSO ASSURE RENEWAL WITHOUT ANY LAPSE OF COVERAGE.
2. TO OBTAIN A REISSUE OF AN EXPIRED POLICY WITH A REVISED EFFECTIVE DATE, YOUR AGENT CAN MAIL AN APPLICATION TOGETHER WITH THE PREMIUM PAYMENT FOR INSURANCE TO THE NATIONAL FLOOD INSURANCE PROGRAM WITHIN 90 DAYS FOLLOWING THE EXPIRATION DATE OF THIS POLICY. IF THE APPLICATION AND PREMIUM PAYMENT ARE RECEIVED BY THE NFIP AFTER 5 DAYS BUT WITHIN 30 DAYS FOLLOWING THE DATE AND TIME OF THE EXPIRATION (EXPIRATION DATE PLUS 29 DAYS), THE NEW POLICY (BEARING THE FORMER POLICY'S NUMBER) IS PLACED IN FORCE AS OF 12:01 A.M. OF THE DATE FOLLOWING RECEIPT BY THE NFIP. IF THE APPLICATION AND PREMIUM PAYMENT ARE RECEIVED BY THE NFIP BEYOND THE 30-DAY PERIOD BUT WITHIN 90 DAYS FOLLOWING THE DATE AND TIME OF EXPIRATION (EXPIRATION DATE PLUS 89 DAYS), THE POLICY IS PLACED IN FORCE 5 DAYS FOLLOWING RECEIPT. FOR EXAMPLE, IF RECEIVED ON THE THIRTY-SECOND DAY (DATE OF EXPIRATION PLUS 31) FOLLOWING THE EXPIRATION, THE INSURANCE BECOMES EFFECTIVE ON THE THIRTY-SEVENTH DAY (DATE OF EXPIRATION PLUS 36). IN THOSE CASES WHERE THE RENEWAL INFORMATION AND THE PREMIUM PAYMENT ARE MAILED TO THE NFIP BY CERTIFIED MAIL, THE CERTIFIED MAILING DATE IS CONSIDERED TO BE THE DATE OF RECEIPT BY THE NFIP.
3. IF MORE THAN 90 DAYS HAVE PASSED SINCE THE POLICY EXPIRATION DATE, A NEW APPLICATION MUST BE SUBMITTED BY AN AGENT.
4. IF A MORTGAGEE (OR TRUSTEE) IS INCLUDED AS A NAMED PAYEE ON THIS POLICY, THE INSURANCE SHALL CONTINUE IN-FORCE FOR THE BENEFIT ONLY OF THE MORTGAGEE (OR TRUSTEE) FOR 30 DAYS AFTER THE MAILING OF THIS NOTICE.

1. THE POLICY INDICATED ON THE REVERSE SIDE WILL EXPIRE AT 12:01 A.M. ON THE DATE SHOWN.
2. A RENEWAL PREMIUM AND A FULLY COMPLETED RENEWAL APPLICATION MUST BE MAILED TO THE NATIONAL FLOOD INSURANCE PROGRAM BY AN INSURANCE AGENT PRIOR TO THE EXPIRATION DATE TO PREVENT THE EXPIRATION OF THE POLICY AND INSURANCE.
3. THE AMOUNT OF THE EXPIRING INSURANCE MAY NOT BE SUFFICIENT TO FULLY INSURE THE VALUE OF YOUR PROPERTY. CONSIDER INCREASING THE AMOUNTS OF INSURANCE WHEN DISCUSSING THE RENEWAL APPLICATION WITH YOUR INSURANCE AGENT.
4. IF THE EXPIRING POLICY HAS NOT BEEN RENEWED BY AN APPLICATION AND PREMIUM RECEIVED BY THE NATIONAL FLOOD INSURANCE PROGRAM BEFORE THE EXPIRATION DATE, ANY MORTGAGEE OF RECORD, AS INDICATED ON THE EXPIRING POLICY DECLARATION PAGE, WILL BE PROVIDED WRITTEN NOTICE OF THE POLICY EXPIRATION.
5. ANY MORTGAGEE RECEIVING A COPY OF THIS NOTICE SHOULD CONTACT THE INSURED TO CONFIRM THE SUBMISSION OF A RENEWAL APPLICATION AND PREMIUM PAYMENT.



FEDERAL EMERGENCY MANAGEMENT AGENCY  
FEDERAL INSURANCE ADMINISTRATION

00637  
NATIONAL FLOOD INSURANCE PROGRAM  
P.O. BOX 34294  
BETHESDA, MD 20034  
800-638-6620

**POLICY RENEWAL DECLARATIONS**

FEDERAL EMERGENCY MANAGEMENT AGENCY

POLICY NUMBER **FL1-9412-4351-7**

POLICY TERM IS FROM 03/06/82 TO 03/06/83  
12 01 A.M. TIME AT THE INSURED  
PROPERTY LOCATION.  
PAYOR IS FIRST MORTGAGEE

**AGENTS NAME AND ADDRESS**

DAVID CONSTANT  
1403 NW ANN AVENUE  
NO PALM BCH FL 33408

**INSUREDS NAME AND ADDRESS**

RICHARD JUPITER  
7300 GUADALUPE ST  
BOYNTON BCH FL 33435

TELEPHONE (305) 150-4933

TELEPHONE (305) 115-1982

AMOUNT OF COVERAGE-- BUILDING \$82,000 - CONTENTS \$20,000

**DESCRIPTION OF BUILDING AND CONTENTS**

BUILDING TWO FLOORS WITH NO BASEMENT  
A 5 OR MORE FAMILY RESIDENCE

CONTENTS HOUSEHOLD CONTENTS LOCATED  
ON FIRST FLOOR AND ABOVE

**RATING DATA**

COMMUNITY AREA BOYNTON BEACH, CITY OF COMMUNITY NUMBER 12 0196 B

REGULAR PROGRAM- ZONE A 5

BUILDING WAS CONSTRUCTED OR SUBSTANTIALLY IMPROVED AFTER 02/01/80

ELEVATION LOWEST FLOOR - BASE FLOOD = DIFFERENCE TO NEAREST FOOT  
+8.0 - +7.0 = +1

RATES ARE PER 100 DOLLARS OF COVERAGE  
BUILDING AND CONTENTS COVERAGE IN FORCE

*** ** * BASIC *** ** *		*** ** * ADDITIONAL *** ** *		TOTAL PREMIUM		
COVERAGE	RATE	PREMIUM	COVERAGE	RATE	PREMIUM	TOTAL PREMIUM
BLDG 82,000	X 0.05 =	\$41.00	0	X 0.05 =	\$0.00	\$41.00
CONT 10,000	X 0.10 =	\$10.00	10,000	X 0.05 =	\$5.00	\$15.00

**PROPERTY ADDRESS**

7328 NE PALM BEACH CT  
BOYNTON BCH FL 33435

ANNUAL SUBTOTAL \$56.00  
EXPENSE CONSTANT \$20.00  
TOTAL PREMIUM PAID \$76.00

LENDERS NAME AND ADDRESS  
COMMUNITY SAVS & LN  
7328 PINE CIR  
BOYNTON BCH FL 33435

LOAN NUMBER 223419

THESE DECLARATIONS ARE AS OF MARCH 24, 1982



REQUEST FOR POLICY PROCESSING AND RENEWAL INFORMATION

Instructions for completing this four (4) page form are given below.

PLEASE READ CAREFULLY

If you have further questions call the NFIP toll-free number: Continental U. S. except Maryland (800) 638-6620, Maryland (800) 492-6605, Hispanic (800) 638-6831

PAGE 2 - CURRENT INFORMATION

The information contained on this page is recorded at the NFIP for the policy number / application control number listed. This page follows the same format as the Application Form, if you have questions concerning a specific section please consult your agent's manual.

Review this page for completeness and accuracy and make any corrections on this page and retain for YOUR records.

PAGE 3 - INFORMATION REQUESTED

The messages on this page indicate what additional information is needed or what areas are incorrect. Please review these messages and make the corrections on your copy, page 2.

After all corrections and changes are complete detach page 2 from page 3.

DO NOT DETACH THE BOTTOM OF PAGE 3 FROM THE TOP

Turn to page 4 and record only the correction or changes on this page and return to NFIP.

PAGE 4 - RECORD ADDITIONAL INFORMATION

This is the page that will be returned to NFIP for processing. All changes and corrections indicated on this page should match the changes on page 2.

Complete only the items that need correction or changes and return to NFIP.

RETURN BOTH THE TOP AND BOTTOM OF THIS PAGE.

Form with sections: PAGE 2 CURRENT INFORMATION, DIRECT BILL INSTRUCTIONS, ADDRESS OF LICENSED PROPERTY OR CASUALTY INSURANCE, NAME AND MAILING ADDRESS OF INSURED, IS COVERAGE REQUIRED FOR DISASTER ASSISTANCE?, NAME AND ADDRESS OF FIRST MORTGAGEE, IS INSURED PROPERTY LOCATION SAME AS INSURED MAILING ADDRESS?, NAME OF COUNTY/PARISH?, COMMUNITY NUMBER AND SUFFIX FOR LOCATION OF PROPERTY INSURED, (A) BUILDING OCCUPANCY, (B) BUILDING TYPE, (C) BASEMENT IS, (E) IS PROPERTY A CONDOMINIUM?, (G) IS THIS BUILDING IN THE COURSE OF CONSTRUCTION?, IS BUILDING MULTIPLE OCCUPANCY?, IS PERSONAL PROPERTY HOUSEHOLD CONTENTS?, BASEMENT ONLY, FIRST FLOOR ONLY, FIRST FLOOR AND ABOVE ONLY, SECOND FLOOR AND ABOVE ONLY, IS BUILDING POST FIRM CONSTRUCTION OR SUBSTANTIAL IMPROVEMENT?, BUILDING PERMIT DATE OR DATE CONSTRUCTION STARTED, IF POST FIRM CONSTRUCTION IN ZONES A1-A30, AH, V1-V30, OR IF PRE FIRM CONSTRUCTION IS ELEVATION RATED, COMPLETE ELEVATION DATA BELOW, IS BUILDING FLOOD-PROOFED?, ATTACH ELEVATION OR FLOOD-PROOFING CERTIFICATION, TABLE: BASIC LIMITS, ADDITIONAL LIMITS, BASIC AND ADDITIONAL, TOTAL PREMIUM, ANNUAL SUBTOTAL, THREE YEAR SUBTOTAL, EXPENSE CONSTANT, TOTAL PREPAID PREMIUM.

DATE OF RECEIPT

DATE OF APPLICATION

MAKE CORRECTION ABOVE AND RETAIN FOR YOUR RECORDS

SEE PAGE 1 FOR INSTRUCTIONS ON REPLYING TO THE REQUEST FOR POLICY PROCESSING AND RENEWAL INFORMATION

DETACH HERE

DETACH HERE

June 1982

PAGE 3



INFORMATION REQUESTED

REQUEST FOR POLICY PROCESSING AND RENEWAL INFORMATION

PLEASE REVIEW AND MAKE CORRECTIONS ON PAGE 2 FOR YOUR RECORD AND ON PAGE 4 FOR NFIP

RETURN THIS COPY TO NFIP DO NOT DETACH

AGENT I.D.: \_\_\_\_\_ APPLICATION NUMBER: \_\_\_\_\_

POLICY TERM: \_\_\_\_\_ TO \_\_\_\_\_

NOTE: ADDITIONAL PREMIUM SUBMITTED \_\_\_\_\_

INITIAL PREMIUM SUBMITTED: \_\_\_\_\_

POLICY NUMBER (IF APPLICABLE): \_\_\_\_\_

OMB 5026-R-0025 FEMA 81-23 (12-80)

PR9

PAGE 4 RECORD ADDITIONAL INFORMATION

Form with numbered sections 1-12 for recording additional information, including occupancy, building type, and flood proofing details.

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER 18 U.S. CODE SEC. 1001.

SIGNATURE OF INSURANCE AGENT/BROKER

DATE OF APPLICATION MO / DA / YR

DO NOT DETACH

Make corrections on this form. Return to: NATIONAL FLOOD INSURANCE PROGRAM P.O. BOX 34222 BETHESDA, MD 20817 800-638-6620

**SUMMARY OF POLICY RENEWAL/REISSUANCE NOTICES\***

<b>NOTICES</b>	<b>INSURED RECEIVES</b>	<b>AGENT RECEIVES</b>	<b>MORTGAGEE RECEIVES</b>
<b>PREMIUM NOTICE</b>	If payor, insured receives notice for payment about 40 days prior to renewal date. If not payor, receives notice naming the payor and policy expiration information.	Receives notice about 40 days prior to renewal date.	If payor, receives notice for payment about 40 days prior to renewal date.
<b>POLICY RENEWAL APPLICATION NOTICE</b>	Receives notice about 40 days prior to renewal date advising that an application submitted by an agent is required to renew policy.	Receives RPPRI application for completion and return with premium payment for renewal of policy.	Receives a copy of the same notice as mailed to insured about 40 days prior to renewal date.
<b>EXPIRATION/REISSUE NOTICE</b>	Receives notice about 15 days after policy expiration date.	Receives notice about 15 days after policy expiration date.	Receives a 30-day notice of nonrenewal about 15 days after expiration date. Mortgagee protection terminates 30 days after mailing of notice.
<b>EXPIRATION/REISSUE APPLICATION NOTICE</b>	Receives notice about 15 days after policy expiration date.	Receives notice about 15 days after policy expiration date.	Receives a 30-day notice of nonrenewal about 15 days after expiration date. Mortgagee protection terminates 30 days after mailing of notice.
<b>POLICY DECLARATION</b>	Receives Policy Declaration page.	Receives Policy Declaration page.	Receives Policy Declaration page.

\*The National Flood Insurance Program is under no legal obligation to send any renewal notice or any other notice that the policy term is coming to an end.

# CANCELLATION/NULLIFICATION

CANCELLATION/NULLIFICATION (CN)



# FLOOD INSURANCE CANCELLATION/NULIFICATION REQUEST FORM

OMB - 026-R-00025

1 CURRENT POLICY NUMBER  
FL

IF THIS POLICY IS CANCELLED BY THE INSURED THROUGH HIS AUTHORIZED REPRESENTATIVE, IT SHALL REMAIN IN FORCE FOR THE BENEFIT OF THE MORTGAGEE (OR TRUSTEE) FOR 30 DAYS AFTER WRITTEN NOTICE TO THE MORTGAGEE (OR TRUSTEE) OF SUCH CANCELLATION AND THEN CEASE. SEE REVERSE SIDE FOR PRIVACY STATEMENT

NOTE: THE NUMBERED SECTIONS BELOW CORRESPOND TO INSTRUCTIONS IN THE FLOOD INSURANCE MANUAL.

POLICY TERM INFORMATION  
2 POLICY TERM IS FROM MO / DA / YR TO MO / DA / YR CANCELLATION EFFECTIVE DATE MO / DA / YR

AGENT INFORMATION  
3 MAILING ADDRESS OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT/BROKER WHOSE POLICY IS BEING TERMINATED  
NAME  
STREET ADDRESS  
STREET ADDRESS  
CITY OR TOWN STATE ZIP CODE

INSURED MAIL ADDRESS  
4 NAME AND CURRENT ADDRESS OF INSURED FOR MAILING REFUND  
NAME  
STREET ADDRESS  
STREET ADDRESS  
CITY OR TOWN STATE ZIP CODE

FIRST MORTGAGEE  
5 NAME AND ADDRESS OF FIRST MORTGAGEE  
NAME  
STREET ADDRESS  
STREET ADDRESS  
CITY OR TOWN STATE ZIP CODE

OTHER PARTIES  
6

PROPERTY LOCATION  
7 INSURED PROPERTY LOCATION  
STREET ADDRESS  
CITY OR TOWN STATE ZIP CODE

REASON FOR CANCELLATION  
8 THIS POLICY MAY ONLY BE CANCELLED UPON TERMINATION OF THE INSURED'S OWNERSHIP IN THE PROPERTY COVERED AT THE LOCATION DESCRIBED ON THE DECLARATION PAGE OF THE POLICY FOR REASONS NUMBER 1 AND 2 BELOW.  
1 BUILDING SOLD OR REMOVED.  
2 CONTENTS SOLD OR REMOVED TO ANOTHER LOCATION (FOR CONTENTS ONLY POLICY)  
3 REWRITTEN UNDER NFIP POLICY NO. FL WHICH IS EFFECTIVE MO / DA / YR TO OBTAIN COMMON EXPIRATION WITH OTHER INSURANCE POLICIES ON THE PROPERTY (EXPLAIN IN ITEM 10).  
4 DUPLICATE NFIP POLICIES ISSUED IN ERROR—GIVE THE OTHER NFIP POLICY NO. FL AMOUNT OF COVERAGE POLICY TERM MO / DA / YR TO MO / DA / YR EXPLAIN REASON FOR DUPLICATION IN ITEM 10  
5 NON-PAYMENT (ATTACH DOCUMENTATION FROM BANK)  
6 RISK NOT ELIGIBLE FOR COVERAGE DUE TO  
7 PROPERTY CLOSING DID NOT OCCUR. NO INSURABLE INTEREST.  
8 OBTAINED FOR PROPERTY CLOSING. POLICY IS NOT REQUIRED BY MORTGAGEE SINCE PROPERTY IS NOT IN AN AREA OF SPECIAL FLOOD HAZARD. (STATEMENT FROM MORTGAGEE MUST BE ATTACHED)  
9 INSURANCE IS NO LONGER REQUIRED BY MORTGAGEE BECAUSE THE PROPERTY HAS BEEN REMOVED FROM AN AREA OF SPECIAL FLOOD HAZARD AS THE RESULT OF A MAP REVISION. THIS OPTION IS AVAILABLE PROVIDED NO CLAIMS HAVE BEEN PAID OR ARE PENDING FOR THE POLICY TERM. (A "CERTIFICATION OF REDETERMINATION OF A PROPERTY'S LOCATION RELATIVE TO SPECIAL FLOOD AREAS" FORM OR AN EQUIVALENT STATEMENT FROM THE LENDER IMPOSING THE MANDATORY FLOOD INSURANCE REQUIREMENT IS REQUIRED.)  
10 EXPLANATION OR OTHER VALID REASON FOR CONSIDERATION:

REFUND  
9 MAKE REFUND PAYABLE TO: INSURED 1 PAYOR 2 AGENT 3 (REASON 5 ABOVE ONLY)  
MAIL REFUND TO: INSURED 1 PAYOR 2 AGENT 3 (REASON 5 OR AT REQUEST OF INSURED)

SIGNATURE  
10 THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENT MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER 18 U. S. CODE, SECTION 1001.  
SIGNATURE OF INSURED MO / DA / YR SIGNATURE OF INSURANCE AGENT/BROKER MO / DA / YR  
( NOT REQUIRED FOR REASON 5 OR 6 ) AGENT/BROKER TAX ID T SSN S

PLEASE ATTACH ALL REQUIRED DOCUMENTS TO NFIP COPY OF CANCELLATION/NULIFICATION FORM.

SPECIAL NOTE TO INSURANCE AGENT: SEND ORIGINAL TO NFIP, KEEP SECOND COPY FOR YOUR RECORDS, GIVE THIRD COPY TO THE INSURED, AND FOURTH COPY TO MORTGAGEE.

N F I P C O P Y

## CANCELLATION/NULLIFICATION

For any acceptable cancellation or nullification, fill out Form FEMA 81-17 (2-80) and submit the completed form to the National Flood Insurance Program. A sample Cancellation/Nullification Request form is presented on the facing page.

### GENERAL PROCEDURE

No premium calculation is required for completion of this form.

Because of the seasonal nature of flooding, refunds of premium upon cancellation of coverage by the insured are permitted for reasons 1-2 and 9 outlined below. Other reasons for a nullification or acceptable cancellation are also listed below:

### CANCELLATION/ NULLIFICATION REASONS

1. **Property Sold or Removed.** The insured has transferred ownership of & the insured property to another party and no longer has an insurable interest in the property at the described location or the insured property has been completely removed from the described location. The date of cancellation shall be the date the insured ceased to have an insurable interest in the insured property at the described location.
2. **Policy Rewritten.** The policy is rewritten for the same insured to insure the same property for the purpose of establishing a common expiration date with other insurance on the insured property. The effective date of the rewrite, at the then current premium rates, shall be concurrent with the date the prior policy is cancelled. The policy must be rewritten for the same or higher amounts of coverage (unless part of the insured property has been sold to another party or removed from the described location). Where the rewrite is for higher amounts of coverage, the same waiting period rule will apply for the added or increased amounts of coverage as would apply if the added or increased amounts of coverage were being endorsed to the policy being rewritten.
3. **Duplicate NFIP Policies.** When duplicate NFIP policies have inadvertently been issued for the same coverage or coverages, it is generally acceptable to cancel flat the policy with the later effective date. Where the total amount of a coverage under the policies is not excessive, as related to the value of the property at risk, it may be necessary to endorse all or part of the coverage under the policy being cancelled to the policy which is remaining in force. A clear and precise explanation must be included when submitting this type of cancellation request.
4. **Non-Payment.** When an agent has accepted a premium payment check from a prospective insured, payable to the agent for the full amount of the premium for a new application and, submits an agency check to the NFIP with the application, this section provides a means for the policy to be nullified in those cases where the prospective insured's check to the agent is not good or is not made good to the agent.

Every effort should be made to obtain a check payable to the NFIP for the full amount of the premium.

The advancing of the premium by the agent or by another party is considered to be payment by the insured even though the agent or other party cannot collect the advanced premium payment from the insured.

6. **Risk Not Eligible for Coverage.** This is used to nullify a policy in those cases where an application was submitted, and a policy issued, on a property which is not eligible for coverage. Examples include (1) property not located in a community participating in the NFIP (an incorrect community number allowed policy to be issued), (2) contents are located in an open building, (3) the property is a camping trailer and not a mobile home, etc.
7. **Property Closing Did Not Occur.** This provides a means to nullify a policy in those cases where a policy is obtained for a closing at the time of settlement on a property and the transfer of the property does not take place. The prospective insured does not acquire an insurable interest in the property.
8. **Policy Not Required by Mortgagee.** This provides a means to cancel a policy flat in those cases where a policy is requested for a closing and at the closing it is determined that the property is not located in an "area of special flood hazard" and, therefore, the policy is not required by the mortgagee. A statement from the mortgagee to this effect must be attached to the Cancellation/Nullification Request form.
9. **Insurance No Longer Required by Lender Because Property Is No Longer Located in Area of Special Flood Hazard.** Where flood insurance was required by the mortgagee or other lender because the property was determined to be in a Special Flood Hazard Area and it is later determined, following a map revision, that the property is no longer located in a Special Flood Hazard Area (or FEMA has made a determination by a Letter of Map Amendment that the property is excluded from the Special Flood Hazard Area) a policy can be cancelled provided the lender confirms in writing that (1) the insurance was required by the lender and (2) that the lender no longer requires the retention of the flood insurance.

If no claim has been paid or is pending, the full premium shall be refunded for the current policy year, and for an additional policy year in those cases where the insured had been required to renew the policy during the period when a revised map was being reprinted.

10. **Explanation or Other Valid Reason.** This is used to give an explanation for items (3) and (4) or to submit other valid cancellation/nullifications. An example would include a policy obtained in error for a client who does not have an insurable interest.

This section will also be used by the NFIP to cancel a policy at the end of its current policy year if the community in which the property is located ceases to participate in the NFIP, or to nullify a policy which is not a valid contract.

The agent's commission is fully earned, no return commission charged by the NFIP, in the case of cancellations under reasons 1, 2 or 9.

In the case of reasons 4, 5, 6, 7, or 8 the full commission paid on the policies will be deducted from the agent's account.

In the case of reason 3 the unearned commission for the policy will be deducted from the agent's account. The full premium must be paid on the new policy since rewrites are treated the same as new policies for accounting purposes.

**NOTE:** If this policy is cancelled by the insured or through the insured's authorized representative, the policy shall remain in force for the benefit of a mortgagee (or trustee) for 30 days after date of mailing written notice to the mortgagee (or trustee) of such cancellation or nullification, and then coverage shall cease.

Complete all sections of the Cancellation/Nullification Request form as follows:

Section ①.

Enter the complete ten-digit policy number.

Section ②.

Enter the dates (month, day, year) of the policy term (effective date and expiration date).

Enter the date (month, day, year) the cancellation is to be effective.

Section ③.

Enter the name, mailing address and phone number of the licensed property or casualty agent.

Section ④.

Enter the complete name and current mailing address, including zip code, of the insured. Be sure to enter the new mailing address of the insured if the policyholder has moved to a new location.

Section ⑤.

Enter the complete name and address of the first mortgagee.

Section ⑥.

Use this section to list all other interested parties who are to be notified of the cancellation, such as any additional insured, the second mortgagee, the loss payee, any trustee or disaster assistance agency.

Section ⑦.

Enter the location of the insured property.

Section ⑧.

Use this section to record the reason for cancellation of the policy by checking the appropriate box.

Section 9.

Check the appropriate box to indicate to whom the refund is to be made payable and to whom it should be mailed.

The calculation of a cancellation refund, if any, is based on the policy premium less the expense constant. The expense constant is fully earned by the insurer at the inception of the policy except in the case of a nullification (reasons 5, 6 and 7 as outlined above and on the Cancellation/Nullification Request form).

Section 10.

This section is provided for both the agent and the insured to sign and date the Cancellation/Nullification Request form. The insured's signature is not required for reasons 5 or 6.

After completing the form, attach all required supporting documents and mail the original to:

NFIP  
P.O. Box 34222  
Bethesda, Maryland 20817

The insurance agent should keep the second copy for recordkeeping purposes, give the third copy to the insured, and supply the mortgagee with the fourth copy.

# GENERAL CHANGE ENDORSEMENT

The General Change Endorsement form is used to make changes to the basic policy information for any insured under either the Emergency or Regular Flood Insurance Program.

Complete the General Change Endorsement form in accordance with the instructions on the form and the additional instructions and information provided in this chapter.

If the change entails an increase in the payable premium, attach a check or money order, made payable to the National Flood Insurance Program, to the NFIP copy of the endorsement before mailing it.

Always complete sections ①, ②b, ②c, ③, ④ and ⑭ of the General Change Endorsement form in addition to the section for the specific item being changed.

## GENERAL PROCEDURE

## PREPARATION OF FORM

OMB—026-R-00025  
ALWAYS COMPLETE ① ②b ②c ③ ④ ⑭  
PLUS SECTIONS INVOLVED IN CHANGE.

①a POLICY NUMBER \_\_\_\_\_  
FL \_\_\_\_\_  
INSURED'S NAME FROM POLICY DEC PAGE \_\_\_\_\_

NOTE: THE NUMBERED SECTIONS 1-14 CORRESPOND TO INSTRUCTIONS IN THE FLOOD INSURANCE MANUAL

①b REASON FOR CHANGE _____  ②a CHANGE DIRECT BILL INSTRUCTIONS TO BILL INSURED <input type="checkbox"/> BILL FIRST MORTGAGEE <input type="checkbox"/> BILL SECOND MORTGAGEE <input type="checkbox"/> BILL LOSS PAYEE <input type="checkbox"/> BILL OTHER <input type="checkbox"/> _____ IF CHANGED, ENTER PAYOR IN 4 6 OR 7 AS APPROPRIATE.	②b POLICY PERIOD IS FROM _____ TO _____ 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION. (ATTACH MEMO IF ADDITIONAL SPACE IS NEEDED.) MO DA YR MO DA YR ②c ENDORSEMENT EFFECTIVE DATE _____ MO DA YR FOR ADDED COVERAGE, INCLUDE THE WAITING PERIOD FROM THE ENDORSEMENT APPLICATION DATE.
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Enter the 10-digit policy number and the name of the insured as it appears on the Policy Declaration page. If the policy is being assigned to the purchaser of the insured building concurrent with the transfer of the property, the seller's name appears here. The purchaser's name will be entered in section ④.

**POLICY NUMBER AND NAME** ①a

Enter a brief description of why the endorsement is being submitted. (For example: "Increasing coverage," "Changing First Mortgagee and adding loan number," etc.)

**REASON FOR CHANGE** ①b

If direct billing instructions are to be changed, check the appropriate box to indicate who will pay the premium.

**DIRECT BILL INSTRUCTIONS** ②a

Enter the effective date and expiration date of the current policy term.

**POLICY TERM** ②b

Enter the ENDORSEMENT DATE. The effective date for any additional coverage or any increased limits of coverage in connection with a policy in force can be no earlier than 12:01 a.m. (local time) of the day following the date of the agent's or broker's signature and the presentment of the additional premium. Any other change shall be effective on a date set by the insured to conform with the reason for the change. For example, the date entered as the ENDORSEMENT EFFECTIVE DATE could be set to coincide with the date of conveyance of the insured building.

**ENDORSEMENT EFFECTIVE DATE** ②c

3 ADDRESS OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER:

NAME \_\_\_\_\_ ADDRESS CHANGED? \_\_\_\_\_  
 STREET ADDRESS \_\_\_\_\_ YES  NO   
 STREET ADDRESS \_\_\_\_\_  
 CITY OR TOWN STATE ZIP CODE \_\_\_\_\_  
 TELEPHONE (AREA) NUMBER \_\_\_\_\_

AGENT'S TAX ID  OR SSN  \_\_\_\_\_  
 NEW AGENT?: YES  NO  IF YES, THE INSURED MUST SIGN THIS FORM

4 NAME OF INSURED IS CHANGED AS SHOWN  ADDRESS OF NAMED INSURED IS CHANGED AS SHOWN

LAST NAME FIRST \_\_\_\_\_  
 SECOND NAME (IF ANY) \_\_\_\_\_  
 STREET ADDRESS \_\_\_\_\_  
 STREET ADDRESS \_\_\_\_\_  
 CITY OR TOWN STATE ZIP CODE \_\_\_\_\_  
 TELEPHONE (AREA) NUMBER \_\_\_\_\_

PRIOR INSURED MUST SIGN THIS FORM TO ASSIGN THE POLICY TO NEW OWNER WITH TRANSFER OF INSURED PROPERTY.

**AGENT INFORMATION 3**

Enter the name, address, and telephone number of the agent or broker, and enter the agent's Tax I.D. or Social Security Number (SSN).

If this endorsement is intended to appoint a new insurance agent or broker, the YES  block must be checked and the insured must sign and date the General Change Endorsement form in the space allotted in section 14 of the form.

**INSURED MAIL ADDRESS 4**

Complete section 4, if necessary, by entering the applicant's name, mailing address, and telephone number. If the applicant's mailing address differs from the address of the insured property, insert the property address in section 8.

When the change of name is due to the assignment of the policy in conjunction with the transfer of ownership of the insured building, the prior insured must sign the endorsement form in section 14.

A policy which was issued on a building in the course of construction cannot be assigned. A new policy is required.

5 IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? NO  YES  IF YES, CHECK (✓) GOVERNMENT AGENCY AND ENTER CASE FILE NUMBER OR INSURED'S SOCIAL SECURITY NUMBER IF OTHER \_\_\_\_\_ SBA  FEMA  FHA  HHS  PLEASE SPECIFY

6 NAME AND ADDRESS OF FIRST MORTGAGEE LOAN NUMBER (IF AVAILABLE) \_\_\_\_\_

NAME \_\_\_\_\_ ADD   
 NAME \_\_\_\_\_ DELETE   
 STREET ADDRESS \_\_\_\_\_ CHANGE   
 CITY OR TOWN STATE ZIP CODE \_\_\_\_\_  
 TELEPHONE (AREA) NUMBER \_\_\_\_\_

7 SECOND MORTGAGEE LOSS PAYEE OR OTHER APPLICABLE NAME AND ADDRESS:

ADD  DELETE  CHANGE   
 IDENTIFY THE TYPE NAME AND COMPLETE NAME AND ADDRESS  
 2ND MORTGAGEE  LOSS PAYEE  DISASTER AGENCY   
 IF OTHER, PLEASE SPECIFY

8 IS INSURED PROPERTY LOCATION SAME AS INSURED MAILING ADDRESS? YES  NO  IF NO, IDENTIFY PROPERTY LOCATION

STREET ADDRESS OR LOCATION \_\_\_\_\_ THE LOCATION OF INSURED PROPERTY CANNOT BE CHANGED BY ENDORSEMENT — A NEW APPLICATION IS REQUIRED  
 STREET ADDRESS OR LOCATION \_\_\_\_\_  
 CITY OR TOWN STATE ZIP CODE \_\_\_\_\_

LOAN NUMBER (IF APPLICABLE) \_\_\_\_\_  
 NAME \_\_\_\_\_  
 NAME \_\_\_\_\_  
 STREET ADDRESS \_\_\_\_\_  
 CITY OR TOWN STATE ZIP CODE \_\_\_\_\_  
 TELEPHONE (AREA) NUMBER \_\_\_\_\_

**DISASTER ASSTS 5**

Complete this section of the form only if coverage is required for disaster assistance.

**FIRST MORTGAGEE 6**

Insert the loan number, name, address, and telephone number of the first mortgagee and indicate by checking the appropriate block if this is an addition, deletion, or change to this information.

**2ND MORTGAGEE OR OTHER 7**

Complete this section if necessary. The primary purpose of this section is to indicate the billing instructions if the premium is not to be paid by the insured or the first mortgagee. Refer to section 7, APP, Flood Insurance Application, for additional information.

If the location of the insured property is the same as the information in section (4), INSURED MAIL ADDRESS, check YES (Y) and leave the remainder of this section blank unless it is rural property. If the location of the insured property is not the same as the mailing address (or requires an expanded description) check NO (N) and provide the complete address, as indicated. The insured building or its contents cannot be changed to another building by endorsement.

**PROPERTY LOCATION (8)**

For insured rural property, a geographic location should be given. For example, the insured's mailing address is shown in section (4) as:

Route 4  
Box 179  
Danville, Ohio 43014

The information provided in section (8) should be completed as: Farmhouse on the north side of U.S. Route 70, six miles west of Danville, Ohio 43014.

(9) NAME OF COUNTY/PARISH? \_\_\_\_\_ LOCATED IN AN UNINCORPORATED AREA OF THE COUNTY? YES (Y) NO (N)  
 COMMUNITY NUMBER AND SUFFIX FOR LOCATION OF PROPERTY INSURED: \_\_\_\_\_  
 COMMUNITY PROGRAM TYPE IS: REGULAR (R) EMERGENCY (E) IS BUILDING IN SPECIAL FLOOD HAZARD AREA? YES (Y) NO (N)  
 FLOOD INSURANCE RATE MAP ZONE (FIRM) \_\_\_\_\_ INFORMATION SOURCE COMMUNITY OFFICIAL (2) FLOOD MAP (3) MORTGAGEE (4) OTHER (5) \_\_\_\_\_ PLEASE DESCRIBE

Complete this section if necessary. Refer to section (9), APP, Flood Insurance Application, for additional information.

**COMMUNITY (9)**

(A) BUILDING OCCUPANCY: RESIDENTIAL SINGLE FAMILY (1) 2-4 FAMILY (2) OTHER RESIDENTIAL (3) NON-RESIDENTIAL (4) (INCLUDING HOTEL/MOTEL)	(B) BUILDING TYPE (INCLUDING BASEMENT IF ANY): ONE FLOOR (1) TWO FLOORS (2) THREE OR MORE FLOORS (3) SPLIT LEVEL (4) MOBILE HOME ON FOUNDATION (5)	(E) IS PROPERTY A CONDOMINIUM? YES (Y) NO (N)	(H) IS BUILDING INSURED'S PRINCIPAL RESIDENCE? YES (Y) NO (N)	(L) IS BUILDING ELEVATED? (ON PILES, PIERS OR POSTS) YES (Y) NO (N) IF YES, AREA BELOW IS: (CHECK ALL THAT APPLY) FREE OF OBSTRUCTION (1) WITH OBSTRUCTION LESS THAN 300 SQ. FT. WITH BREAKAWAY WALLS (2) 300 SQ. FT. OR MORE WITH BREAKAWAY WALLS (3) WITH MACHINERY OR EQUIPMENT ATTACHED TO BUILDING (4) NON-BREAKAWAY WALLS (5)
		(F) IS INSURED PROPERTY OWNED BY STATE GOVERNMENT? YES (Y) NO (N)	(I) ESTIMATED REPLACEMENT COST OF THE BUILDING IS _____	
(C) BASEMENT OR ENCLOSED AREA BELOW AN ELEVATED BUILDING NONE (0) FINISHED (1) UNFINISHED (2)	(D) DOES INSURED QUALIFY AS A SMALL BUSINESS RISK? YES (Y) NO (N)	(G) IS THIS BUILDING IN THE COURSE OF CONSTRUCTION? YES (Y) NO (N) COVERAGE EFFECTIVE WHEN WALLED AND ROOFED	(J) IF NOT A SINGLE FAMILY DWELLING, THE NUMBER OF OCCUPANCIES ARE _____	
(M) DESCRIBE BUILDING AND USE IF NOT A SINGLE FAMILY DWELLING: _____		(K) DEDUCTIBLE STANDARD (1) OTHER (2) \$ _____		

Complete this section if necessary. Refer to section (10), APP, Flood Insurance Application, for additional information.

**BUILDING (10)**

Subsection (10) (C) has been changed on the revised General Change Endorsement form to allow for identification of an enclosed area below an elevated building.

Subsections (10) (K), (L) and (M) have been added to the revised General Change Endorsement form to accommodate the rating of elevated buildings and Post-FIRM building in Zones V, V1-V30.

Refer to the Drawings of Buildings (DB) and Regular Program V-Zone Post-FIRM Construction (RVA) chapters of the Manual for detailed instructions on the rating of elevated and V-Zone buildings.

11 CONTENTS LOCATED IN \_\_\_\_\_ IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? YES  NO   
 IF NO, PLEASE DESCRIBE BELOW. \_\_\_\_\_  
 BASEMENT ONLY  BASEMENT AND ABOVE  LOWEST FLOOR ONLY ABOVE GROUND LEVEL   
 LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS   
 ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR   
 IF SINGLE FAMILY, CONTENTS IS RATED THROUGHOUT THE BUILDING \_\_\_\_\_

**CONTENTS 11**

Complete this section if contents coverage is being added or if the location of the contents being insured within the described building has changed. Provide an explanation of the change of location in the description area of this section.

12 BUILDING PERMIT DATE OR DATE CONSTRUCTION STARTED. \_\_\_\_\_ MO / DA / YR  
 IS BUILDING POST FIRM CONSTRUCTION OR SUBSTANTIAL IMPROVEMENT? YES  NO  (SEE REVERSE SIDE FOR DEFINITION.)  
 IF POST FIRM CONSTRUCTION IN ZONES A1-A30, AO, AH, V1-V30, OR IF PRE-FIRM CONSTRUCTION IS ELEVATION RATED, COMPLETE ELEVATION DATA BELOW:  
 LOWEST FLOOR ELEVATION \_\_\_\_\_ (-) BASE FLOOD ELEVATION \_\_\_\_\_ (=) DIFFERENCE TO NEAREST FOOT \_\_\_\_\_ (+ OR -)  
 IS BUILDING FLOOD-PROOFED? YES  NO  IF YES, SUBTRACT 1 FOOT FROM FLOODPROOFED ELEVATION AND USE THE DIFFERENCE AS LOWEST FLOOR ELEVATION.  
 V ZONES ONLY WAS ELEVATION ADJUSTED FOR WAVE HEIGHT AT BUILDING SITE? YES  NO   
 ATTACH ELEVATION OR FLOOD-PROOFING CERTIFICATION (SEE FLOOD INSURANCE MANUAL FOR SUGGESTED CERTIFICATE FORM).  
 IF PREVIOUSLY SUBMITTED, INDICATE POLICY NUMBER TO WHICH CERTIFICATION WAS ATTACHED. \_\_\_\_\_

**REGULAR PROGRAM ONLY 12**

This section can be used to change the rating of a particular building from zone rating to elevation rating. Such a change may produce a lower premium. Elevation rating applies to both residential and non-residential buildings and the insured contents contained therein. Refer to the Pre-FIRM construction and Post-FIRM construction chapters of this Manual for special rating rules.

13

BASIC LIMITS			ADDITIONAL LIMITS			PREMIUM TOTALS			
INSURANCE COVERAGE	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	ONE YEAR	3 YEARS	DIFFERENCE
BUILDING PRIOR AMOUNTS									
ADD. COVERAGE/ RATE REV									
CONTENTS PRIOR AMOUNTS									
ADD. COVERAGE/ RATE REV									
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT						TOTAL NEW AMOUNT			
BUILDING COVERAGE			CONTENTS COVERAGE			PRO-RATA AMOUNT			
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	FROM ADD. COVERAGE END ATTACHED*			
PRO-RATA FACTOR						NET PREMIUM DIFFERENCE*			

IF RETURN PREMIUM, MAIL REFUND TO INSURED  AGENT  PAYOR  \*SEE REVERSE SIDE

**COVERAGE AND RATING 13**

Refer to END7 to 14 of this section for Endorsement calculation examples.

**NOTE:** The instructions for completing section 13 apply to the revised 1982 General Change Endorsement form. While this section is significantly revised from the previous edition of the form in order to make the premium calculations easier to compute, the same rules and guidelines may be followed in completing the previous (2/80) edition of the form which is still acceptable.

14 THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER 18 U.S. CODE SEC. 1001.

\_\_\_\_\_  
SIGNATURE OF INSURED AND DATE

\_\_\_\_\_  
SIGNATURE OF INSURANCE AGENT/BROKER

\_\_\_\_\_/\_\_\_\_\_/\_\_\_\_\_  
DATED THIS MO DA YR

**SIGNATURES 14**

This section must be completed. The insured's signature is required for a change of agent or broker.

**No Renewal or Extension of Policy** — The General Change Endorsement cannot be used to renew, extend, or change a policy term. There is no extension of a policy term except in accordance with the renewal procedures outlined in the Policy Renewals Chapter of this Manual.

**Rate Reduction** — There is no revision of a policy's rating during a policy term because of a reduction in rates, unless the effective date of the rate change is prior to the policy's effective date.

**Additional Coverage or Increase in Amount of Insurance** — Added coverage or an increase in the amount of insurance is permitted at any time during a policy term. The additional premium is calculated pro rata for the balance of the policy term at the then current rates, and is subject to the Maximum Amounts of Insurance permitted. (See Emergency Program EMER1 or Regular Program PRE1.)

The effective date of any additional coverage or increase in amount of insurance may be effective at the time title to the building is transferred to the purchaser if the existing flood insurance policy on the building is assigned to the purchaser at or before the transfer of title to the property. (See Example 1.)

**Rate Revision — Pre-FIRM Construction** — Following the conversion of a community from the Emergency Program to the Regular Program, construction which was started prior to the conversion date may be rated using a Pre-FIRM rating or a Post-FIRM rating.

Where it is determined that a Post-FIRM rating will provide a lower premium, a policy may be endorsed to obtain a lower rate. A return premium will be issued based on the rates in effect as of the effective date of the changes:

- (1) In the case of a one-year policy, by revising the rate effective from the inception date of the current policy term, provided the inception date is on or after the community conversion date.
- (2) In the case of a three-year policy, by revising the rate:
  - a) Effective from the start of the current anniversary year, provided the anniversary date is on or after the community conversion date, or;
  - b) Effective with the start of the next anniversary date when the start of the current anniversary year is before the community conversion date and the policy term remaining is greater than one year.

In those cases where the Post-FIRM rating will not be effective until the policy's next renewal date, the Post-FIRM rating data should be supplied by endorsement 75 days in advance of the renewal date. (See Examples 2 and 4.)

**Revision of an Alternative Rating** — An alternative rating is used to compute premium on a Renewal Premium Notice following conversion of a community from the Emergency Program to the Regular Program. Alternative ratings (see APP5 of the Application section) are also used by agents and

brokers for the rating of Pre-FIRM construction. The alternative rating provides the agent and the insured one year to revise the rating, so a premium refund can be obtained from the renewal or inception date, if it is determined that the insured property is located in a lower rated zone. During subsequent policy years, such a revision may also be made effective with the start of the current policy year. Note that for a policy issued with a three-year policy term, a revision during the second or third policy year will be effective from the start of the current policy year and not from the inception date of the policy term. (See Example 4.)

**Zone Revision** – In those cases where a map change has revised the zone in which a property is located to a lower rated zone, the policy's rating may be revised for the current policy year if the revision is not effective earlier than the policy year during which the zone revision occurred. It may also be revised if such effective date is on or after the date a community was converted from the Emergency Program to the Regular Program. (Use the Example 2 procedure.)

**Removal of a Coverage** – There is no return premium for the removal of a coverage (building or contents) under a policy covering both building and contents unless the insured property being removed is no longer at the described location or no longer the property of the insured. (These instances usually involve the complete removal of the insured's contents from the described building with the insured still retaining ownership of the building.)

The return premium is calculated pro rata for the balance of the policy term at the same rates the premium paid was calculated, provided the minimum premium including the expense constant is retained.

**Reduction of Insurance** – There is no return premium for a reduction in the amount of building insurance unless part of the building has been removed which reduces the value of the building to less than the amount of the building insurance.

There is no return premium for a reduction in the amount of contents insurance unless part of the contents has been sold or removed which reduces the value of the contents to less than the amount of the contents insurance.

The return premium is calculated pro rata for the balance of the policy term at the same rates the premium paid was calculated, provided the minimum premium including the expense constant is retained.

**Rating Error** – A policy's rating may be revised for the current policy term if a policy was inadvertently rated on the basis of an incorrect zone, elevation (where elevation rated), classification or other rating element which produced a higher premium than a correct rating would have produced.

When a policy is inadvertently underrated based on a property's correct zone location or other rating element which requires judgement, the rating error should be corrected as soon as it is discovered. A gross misclassification of a risk from inception (dwelling in lieu of commercial, contents located on the second floor and above in lieu of basement and other similar type gross

misclassifications) will void a policy at the time of loss, where the error is obvious on the face of the Application or Declaration page.

Please note that endorsements removing a coverage, reducing insurance, or correcting a rating error should be submitted for special handling.

## SPECIAL HANDLING OF ENDORSEMENTS

Failure to revise a Pre-FIRM rating or an Alternative rating within the initial year of a three-year policy term is not an error which can be corrected after the start of the current policy year. These rate revisions are effective as of the start of the current policy year and are to be submitted in the regular manner.

Rating errors include the inadvertent selecting of an incorrect rate zone from a map; inadvertent use of an incorrect occupancy, building type, basement type, or contents location; the correction of an incorrect Elevation Certification; and the incorrect selection of the construction or substantial improvement date where the initial FIRM date and the construction date are a few months apart. In those cases where policy changes are not straightforward computations, the Change Endorsements and any additional premium due should be mailed to the NFIP Underwriting Section, P.O. Box 34653, Bethesda, Maryland 20817. In most, if not all cases, the endorsements requiring this special handling will be return premium endorsements.

This P.O. Box *is not for general use*, since mailing other material such as New Applications, Renewal Applications, Renewal Payments, Non-Premium Endorsements and other material which do not require special underwriting attention will only slow the processing of these items.

*Endorsement Examples* – The rates used in the following examples may not correspond to Manual rates. The rates used have been selected to make a point in the examples.

### EXAMPLE 1

A One-Year Emergency Program policy is effective January 15, 1982 with \$35,000 on dwelling and \$10,000 on contents at rate of .40 for building and .50 for contents. Following conversion of the community to the Regular Program three months into the policy term, the FIRM shows the location of the property to be in Zone A99 where the premium rates are .10 for building and .15 for contents for the basic limits of insurance, and .05 for building and .10 for contents for the additional limits of insurance.

The Emergency Program premiums paid are earned for the remainder of the policy year. Coverage is increased to \$70,000 on dwelling and \$30,000 on contents effective 183 days into the policy term at a pro rata factor of .501.

Section (13) of the Change Endorsement is completed as follows:

INSURANCE COVERAGE			BASIC LIMITS			ADDITIONAL LIMITS			PREMIUM TOTALS		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	ONE YEAR	3 YEARS	DIFFERENCE		
BUILDING PRIOR AMOUNTS	35,000										
XX ADD. COVERAGE//I RATE REV.				35,000	.05	17.00	17.00				
CONTENTS PRIOR AMOUNTS	10,000										
XX ADD. COVERAGE//I RATE REV.				20,000	.10	20.00	20.00				
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT							TOTAL NEW AMOUNT	37.00			
BUILDING COVERAGE			CONTENTS COVERAGE			.501 PRO-RATA FACTOR	PRO-RATA AMOUNT	19.00			
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL		FROM ADD. COVERAGE END. ATTACHED'				
35,000	35,000	70,000	10,000	20,000	30,000		NET PREMIUM DIFFERENCE'				

IF RETURN PREMIUM, MAIL REFUND TO: INSURED  AGENT  PAYOR  \*SEE REVERSE SIDE

**EXAMPLE 2**

Same as example 1 except that the Emergency Program policy was issued for three years and only the rating is being revised; there is no increase in coverage. The Emergency Program premiums paid are earned through the policy year during which the community converted from the Emergency Program to the Regular Program. Since the policy has 2 additional years subsequent to the conversion date, a pro rata refund of the difference in premium is due. The pro rata factor for two years is .667 (.667 x \$420.00 = \$280.14 which rounds to \$280.00). Section 13 of Change Endorsement is completed as follows:

INSURANCE COVERAGE			BASIC LIMITS			ADDITIONAL LIMITS			PREMIUM TOTALS		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	ONE YEAR	3 YEARS	DIFFERENCE		
BUILDING PRIOR AMOUNTS	35,000	.40	140.				140.	420.			
I ADD. COVERAGE//X RATE REV.	35,000	.10	35.				35.	105.	315.		
CONTENTS PRIOR AMOUNTS	10,000	.50	50.				50.	150.			
I ADD. COVERAGE//I RATE REV.	10,000	.15	15.				15.	45.	105.		
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT							TOTAL NEW AMOUNT		420.		
BUILDING COVERAGE			CONTENTS COVERAGE			.667 PRO-RATA FACTOR	PRO-RATA AMOUNT		280.		
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL		FROM ADD. COVERAGE END. ATTACHED'				
							NET PREMIUM DIFFERENCE'				

IF RETURN PREMIUM, MAIL REFUND TO: INSURED  AGENT  PAYOR  \*SEE REVERSE SIDE

**EXAMPLE 3**

Same as example 2 except that the amount of insurance is also being increased as in example 1.

Two General Change Endorsement forms must be completed to accommodate these two changes.

Section (13) of the first General Change Endorsement, which revises the rating, is completed the same as Example 2 except that the FROM ADD. COVERAGE ENDORSEMENT box of the worksheet is used to show the \$93.00 pro rata additional premium due for the added coverage, with a NET REFUND DIFFERENCE of \$187.00.

**FIRST ENDORSEMENT**

INSURANCE COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS			PREMIUM TOTALS		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	ONE YEAR	3 YEARS	DIFFERENCE
BUILDING PRIOR AMOUNTS	35,000	.40	140.				140.	420.	
<input type="checkbox"/> ADD. COVERAGE/ <input checked="" type="checkbox"/> RATE REV.	35,000	.10	35.				35.	105.	315.
CONTENTS PRIOR AMOUNTS	10,000	.50	50.				50.	150.	
<input type="checkbox"/> ADD. COVERAGE/ <input checked="" type="checkbox"/> RATE REV.	10,000	.15	15.				15.	45.	105.
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT							TOTAL NEW AMOUNT		420.
BUILDING COVERAGE							PRO-RATA AMOUNT		280.
CONTENTS COVERAGE							FROM ADD. COVERAGE END. ATTACHED*		93.
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	.667 PRO-RATA FACTOR	NET PREMIUM DIFFERENCE*		187.
IF RETURN PREMIUM, MAIL REFUND TO: INSURED <input checked="" type="checkbox"/> AGENT <input type="checkbox"/> PAYOR <input type="checkbox"/>									

\*SEE REVERSE SIDE

The second endorsement is completed for the added coverage amounts. The pro rata factor from the effective date of the added insurance to the end of the policy term is .834. Section (13) of the second endorsement form is completed as follows:

**SECOND ENDORSEMENT**

INSURANCE COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS			PREMIUM TOTALS		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	ONE YEAR	3 YEARS	DIFFERENCE
BUILDING PRIOR AMOUNTS	35,000								
<input checked="" type="checkbox"/> ADD. COVERAGE/ <input type="checkbox"/> RATE REV.				35,000	.05	17.	17.	51.	
CONTENTS PRIOR AMOUNTS	10,000								
<input checked="" type="checkbox"/> ADD. COVERAGE/ <input type="checkbox"/> RATE REV.				20,000	.10	20.	20.	60.	
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT							TOTAL NEW AMOUNT		111.
BUILDING COVERAGE							PRO-RATA AMOUNT		93.
CONTENTS COVERAGE							FROM ADD. COVERAGE END. ATTACHED*		
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	.834 PRO-RATA FACTOR	NET PREMIUM DIFFERENCE*		
IF RETURN PREMIUM, MAIL REFUND TO: INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR <input type="checkbox"/>									

\*SEE REVERSE SIDE

The NFIP copy of the Change Endorsement revising the rating and showing a \$187 refund, is stapled on top of the NFIP copy of the Change Endorsement adding coverage. They are mailed at once to the NFIP to assure timely receipt to allow the increased coverage to be added as requested.

**EXAMPLE 4**

Following conversion of a community from the Emergency Program to the Regular program, a single-family dwelling policy with coverages in the amounts of \$35,000 on building and \$10,000 on contents was renewed at an Alternative Rate of 3 years effective December 12, 1981,—Options B Amounts of Insurance in the amount of \$38,500 on building and \$10,500 on contents.

Prior to the end of the policy's first year of the three-year policy term, a Change Endorsement is submitted, together with an Elevation Certification, showing the zone where the property is located to be A15. The lowest floor, based on the Elevation Certification, will allow Post-FIRM rates of .35 for building and .60 for contents for the basic and additional limits of insurance.

Section 13 of the Change Endorsement is completed as follows to revise the rating.

INSURANCE COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS			PREMIUM TOTALS		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	ONE YEAR	3 YEARS	DIFFERENCE
BUILDING PRIOR AMOUNTS	35,000	.40	140.	3,500	.30	10.	150.	450.	
ADD. COVERAGE/ RATE REV.	35,000	.35	122.	3,500	.35	12.	134.	402.	48.
CONTENTS PRIOR AMOUNTS	10,000	.50	50.	500.	.30	1.	51.	153.	
ADD. COVERAGE/ RATE REV.							51.	153.	
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT							TOTAL NEW AMOUNT		48.
BUILDING COVERAGE			CONTENTS COVERAGE			1.00	PRO-RATA AMOUNT		48.
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	PRO-RATA FACTOR	FROM ADD. COVERAGE END. ATTACHED*		
							NET PREMIUM DIFFERENCE*		
IF RETURN PREMIUM, MAIL REFUND TO: INSURED <input type="checkbox"/> AGENT <input checked="" type="checkbox"/> PAYOR <input type="checkbox"/>									

The contents rate is not revised because the lower premium test shows the Pre-FIRM rates for the contents to be to the insured's advantage.

The effective date of the change is December 12, 1981 (the effective date of the policy's renewal) since the change is made during the policy's first year.

If the above revision is made during the policy's second year, the pro rata factor is .667; the refund would be \$32.00; and the effective date of the change would be December 12, 1982.

If the above revision is made during the policy's third year, the pro rata factor of .333; the refund would be \$16.00; and the effective date of the change would be December 12, 1983.

**EXAMPLE 5**

There is a one-year non-residential policy effective May 20, 1982, with \$100,000 on building and \$100,000 on contents. The insured purchases a new business location to which the contents are moved on January 14, 1983. The old location is then rented to another party. The contents rate under the policy is .60.

Explain in section (1b) of the Change Endorsement that "all the contents were moved to another location January 14, 1983; insured still owns the building but no longer occupies it since it is rented to another party." A full explanation will allow the endorsement to be processed without question or delay.

Show the change effective date as January 14, 1983.

Section (13) of the Change Endorsement may be used as follows to submit the change:

INSURANCE COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS			PREMIUM TOTALS		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	ONE YEAR	3 YEARS	DIFFERENCE
BUILDING PRIOR AMOUNTS									
( ) ADD. COVERAGE/ ( ) RATE REV.									
CONTENTS PRIOR AMOUNTS	100,000	.60	600.				600.		
( ) ADD. COVERAGE/ ( ) RATE REV.	0	REMOVED					0.		600.
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT							TOTAL NEW AMOUNT		
BUILDING COVERAGE			CONTENTS COVERAGE			PRO-RATA AMOUNT			
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	FROM ADD. COVERAGE END. ATTACHED*			
100,000		100,000	0		0	.345	207.		
IF RETURN PREMIUM, MAIL REFUND TO: INSURED ( ) AGENT ( ) PAYOR ( )						NET PREMIUM DIFFERENCE*			

Write "Removed" in the ADD COVERAGE space to call attention to the type of transaction which has been explained in Section (1b).

Since this is not the usual type of endorsement, it requires special handling.

Mail the Change Endorsement to NFIP Underwriting Section, P.O. Box 34653, Bethesda, Maryland 20817 so the endorsement refund may be processed. If the endorsement is not submitted to the special P.O. Box, the processing of the refund may be delayed.

**EXAMPLE 6**

There is a three-year policy effective September 1, 1981, covering a dwelling in the amount of \$150,000 on a building at rates of .30 for the basic limits and .10 for the additional limits of insurance. A wing of the building was destroyed by fire January 15, 1982. In lieu of rebuilding the wing, the dwelling is repaired without the wing, the replacement value of the dwelling being reduced to \$100,000.

Explain in section (1b) of the Change Endorsement that "Dwelling partially destroyed by fire January 15, 1982 - not rebuilt in full, replacement cost value reduced to \$100,000."

Show the change effective date as January 15, 1982.

Section (13) of the Change Endorsement may be used as follows to submit the change:

INSURANCE COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS			PREMIUM TOTALS		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	ONE YEAR	3 YEARS	DIFFERENCE
BUILDING PRIOR AMOUNTS	35,000	.30	105.	115,000	.10	115.	220.	660.	
REDUCED ADD. COVERAGE// RATE REV.	35,000	.30	105.	65,000	.10	65.	170.	510.	150.
CONTENTS PRIOR AMOUNTS									
ADD. COVERAGE// RATE REV.									
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT							TOTAL NEW AMOUNT		150.
BUILDING COVERAGE			CONTENTS COVERAGE			PRO-RATA AMOUNT		131.	
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	FROM ADD. COVERAGE END. ATTACHED*			
35,000	65,000	100,000				.875 PRO-RATA FACTOR		NET PREMIUM DIFFERENCE*	
IF RETURN PREMIUM, MAIL REFUND TO: INSURED <input checked="" type="checkbox"/> AGENT <input type="checkbox"/> PAYOR <input type="checkbox"/>							*SEE REVERSE SIDE		

Write "REDUCED" in the ADD. COVERAGE space to call attention to the explanation given in section (1b).

Mail the Change Endorsement to NFIP Underwriting Section P.O. Box 34653, Bethesda, Maryland 20817 so the endorsement may be processed without delay.

**EXAMPLE 7**

Policy was issued January 1, 1982, for a three-year term rating a property as being in Zone A5 at Pre-FIRM rates. When reviewing client's file during the third year of the policy term, it is discovered that an error was made when determining the zone from the map; the property was actually in Zone A99 when the policy was issued.

In such a case, the rating of the policy may be corrected from inception based on the correct rating for a Zone A99.

If there have been no changes in the coverage since inception of the policy term, the correction may be accomplished in the same manner as the rate revision under Example 2 using an endorsement effective date of January 1, 1982, and a revision of the added coverage effective as of the date of the added coverage. Should the original amount of insurance be \$35,000 on the building with an increase of \$20,000 July 2, 1982, the total correcting endorsements for submission would be as follows:

**FIRST ENDORSEMENT**

INSURANCE COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS			PREMIUM TOTALS		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	ONE YEAR	3 YEARS	DIFFERENCE
BUILDING PRIOR AMOUNTS	35,000	.40	140.				140.	420.	
ADD. COVERAGE//X RATE REV.	35,000	.10	35.				35.	105.	315.
CONTENTS PRIOR AMOUNTS									
ADD. COVERAGE// RATE REV.									
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT							TOTAL NEW AMOUNT		315.
BUILDING COVERAGE			CONTENTS COVERAGE			PRO-RATA AMOUNT		315.	
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	FROM ADD. COVERAGE END. ATTACHED*		50.	
						1.00 PRO-RATA FACTOR		NET PREMIUM DIFFERENCE*	
IF RETURN PREMIUM, MAIL REFUND TO: INSURED <input checked="" type="checkbox"/> AGENT <input type="checkbox"/> PAYOR <input type="checkbox"/>							*SEE REVERSE SIDE		

**SECOND ENDORSEMENT**

INSURANCE COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS			PREMIUM TOTALS		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	ONE YEAR	3 YEARS	DIFFERENCE
BUILDING PRIOR AMOUNTS				20,000	.15	30.	30.	90.	
ADD. COVERAGE//X RATE REV.				20,000	.05	10.	10.	30.	60.
CONTENTS PRIOR AMOUNTS									
ADD. COVERAGE// RATE REV.									
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT							TOTAL NEW AMOUNT		60.
BUILDING COVERAGE			CONTENTS COVERAGE			PRO-RATA AMOUNT		50.	
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	FROM ADD. COVERAGE END. ATTACHED*			
						.834 PRO-RATA FACTOR		NET PREMIUM DIFFERENCE*	
IF RETURN PREMIUM, MAIL REFUND TO: INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR <input type="checkbox"/>							*SEE REVERSE SIDE		

**EXAMPLE 8**

**Endorsement  
Changes Involving  
Minimum Premium  
Considerations**

Policy issued for one year at rate of .06 in amount of \$10,000 on building. (\$10,000 @ .06 = 6.00 computed premium + \$20.00 expense constant + \$24.00 unabsorbed premium totals \$50.00 minimum). A pro rata portion (\$2.00 in this case) of the unabsorbed premium is earned each month. An additional \$20,000 on building is added 6 months into policy term.

INSURANCE COVERAGE			BASIC LIMITS			ADDITIONAL LIMITS			PREMIUM TOTALS		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	ONE YEAR	3 YEARS	DIFFERENCE		
BUILDING PRIOR AMOUNTS	10,000	.06	6.00				6.00		-24.		
ADD. COVERAGE/ RATE REV.	20,000	.08	8.00				16.00		+16.		
CONTENTS PRIOR AMOUNTS											
ADD. COVERAGE/ RATE REV.											
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT							TOTAL NEW AMOUNT			0	
BUILDING COVERAGE				.501			30. min.			0	
CONTENTS COVERAGE							PRO-RATA AMOUNT			0	
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	PRO-RATA FACTOR	FROM ADD. COVERAGE END. ATTACHED*				
30,000		30,000					NET PREMIUM DIFFERENCE*				
IF RETURN PREMIUM, MAIL REFUND TO INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR <input type="checkbox"/>											

**EXAMPLE 9**

As above with \$40,000 added.

INSURANCE COVERAGE			BASIC LIMITS			ADDITIONAL LIMITS			PREMIUM TOTALS		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	ONE YEAR	3 YEARS	DIFFERENCE		
BUILDING PRIOR AMOUNTS	10,000	.06	6.00				6.00		-24.		
ADD. COVERAGE/ RATE REV.	25,000	.08	20.00	15,000	.08	12.00	32.00		32.		
CONTENTS PRIOR AMOUNTS											
ADD. COVERAGE/ RATE REV.											
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT							TOTAL NEW AMOUNT			8.	
BUILDING COVERAGE				.501			38.00			4.	
CONTENTS COVERAGE							PRO-RATA AMOUNT			4.	
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	PRO-RATA FACTOR	FROM ADD. COVERAGE END. ATTACHED*				
35,000	15,000	50,000					NET PREMIUM DIFFERENCE*				
IF RETURN PREMIUM, MAIL REFUND TO INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR <input type="checkbox"/>											

Note that the rating of the prior coverage amount is shown in the above cases since there is an unabsorbed premium. This is not necessary unless there is an unabsorbed premium.

**EXAMPLE 10**

**Rate Revision –  
Unabsorbed  
Premium Involved**

\$30,000 building coverage for one year @ Pre-FIRM rate of .40 revised to elevation rate of .06 six months later during policy year.

INSURANCE COVERAGE			BASIC LIMITS			ADDITIONAL LIMITS			PREMIUM TOTALS		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	ONE YEAR	3 YEARS	DIFFERENCE		
BUILDING PRIOR AMOUNTS	30,000	.40	120.00				120.00		90.00		
ADD. COVERAGE/ RATE REV.	30,000	.06	18.				30.00	min.	90.00		
CONTENTS PRIOR AMOUNTS											
ADD. COVERAGE/ RATE REV.											
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT							TOTAL NEW AMOUNT			90.00	
BUILDING COVERAGE				1.0			PRO-RATA AMOUNT			90.00	
CONTENTS COVERAGE							FROM ADD. COVERAGE END. ATTACHED*				
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	PRO-RATA FACTOR	NET PREMIUM DIFFERENCE*				
IF RETURN PREMIUM, MAIL REFUND TO INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR <input type="checkbox"/>											

**EXAMPLE 11**

\$30,000 contents added at same time as pro rata factor of .501.

BASIC LIMITS			ADDITIONAL LIMITS			PREMIUM TOTALS			
INSURANCE COVERAGE	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	ONE YEAR	3 YEARS	DIFFERENCE
BUILDING PRIOR AMOUNTS	30,000	.06	18.00				18.00		-12.00
<input type="checkbox"/> ADD. COVERAGE/ <input type="checkbox"/> RATE REV.									
CONTENTS PRIOR AMOUNTS									
<input checked="" type="checkbox"/> ADD. COVERAGE/ <input type="checkbox"/> RATE REV.	10,000	.10	10.00	20,000	.10	20.00	30.00		30.00
<b>IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT</b>						TOTAL NEW AMOUNT		18.00	
BUILDING COVERAGE			CONTENTS COVERAGE			PRO-RATA AMOUNT		9.00	
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	PRO-RATA FACTOR	FROM ADD. COVERAGE END ATTACHED*		
30,000		30,000	10,000	20,000	30,000		NET PREMIUM DIFFERENCE*		
IF RETURN PREMIUM, MAIL REFUND TO: INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR <input type="checkbox"/>						*SEE REVERSE SIDE			

The \$9.00 is deducted from the \$90.00 on the rate revision endorsement; this endorsement is attached for submission to the NFIP. The rate revision endorsement must be on top since the rate revision is processed first and the added coverage second.

BASIC LIMITS			ADDITIONAL LIMITS			PREMIUM TOTALS			
INSURANCE COVERAGE	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	ONE YEAR	3 YEARS	DIFFERENCE
BUILDING PRIOR AMOUNTS	30,000	.40	120.00				120.00		
<input type="checkbox"/> ADD. COVERAGE/ <input checked="" type="checkbox"/> RATE REV.	30,000	.06	18.00				30.00	min.	90.00
CONTENTS PRIOR AMOUNTS									
<input type="checkbox"/> ADD. COVERAGE/ <input type="checkbox"/> RATE REV.									
<b>IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT</b>						TOTAL NEW AMOUNT		90.00	
BUILDING COVERAGE			CONTENTS COVERAGE			1.00 PRO-RATA FACTOR	PRO-RATA AMOUNT		90.00
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL		FROM ADD. COVERAGE END ATTACHED*		
						NET PREMIUM DIFFERENCE*			81.00
IF RETURN PREMIUM, MAIL REFUND TO: INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR <input type="checkbox"/>						*SEE REVERSE SIDE			

## DAY TABLE

The table on the following page is used to determine the number of days from any date to another date not over a year later, for use with the *pro rata* tables. The table may also be used to determine the number of days in excess of the period of full years from any date to another date over a year later, for use only with the *Pro Rata* Tables.

### INTRODUCTION

In using the table, the extra day in leap years may be disregarded. Should any period begin or end on February 29, the date should be considered as February 28.

#### Days from One Date to Another Date in the Same Year

#### FOR A PERIOD OF LESS THAN ONE YEAR

Subtract the "Day of Year" as given in the table for the first date from the "Day of Year" for the second date.

#### EXAMPLE:

Days from February 6 to November 9 of same year =  $313 - 37 = 276$  days.

#### Days from One Date to Another in the Following Year

Add the "Days in Year Remaining" as given in the table for the first date to the "Day of Year" for the date in the following year.

#### EXAMPLE:

Days from November 9 of one year to February 6 of following year =  $52 + 37 = 89$  days.

The number of full years from one date to another date more than one year later will be obvious from the calendar years of such dates. To determine the number of days in excess of the period of full years, proceed as if the dates were less than one year apart.

#### FOR A PERIOD OF MORE THAN ONE YEAR

#### EXAMPLES:

Period from February 6 to November 9 of following year = 1 full year plus number of days from February 6 to November (313 - 37) or 1 year, 276 days.

Period from November 9 to February 6 three calendar years later = 2 full years plus number of days from November 9 to February 6 ( $52 + 37$ ) = 2 years, 89 days.

# DAY TABLE

Date	Day of Year	Days in Yr. Remaining	Date	Day of Year	Days in Yr. Remaining	Date	Day of Year	Days in Yr. Remaining	Date	Day of Year	Days in Yr. Remaining	Date	Day of Year	Days in Yr. Remaining	Date	Day of Year	Days in Yr. Remaining	Date	Day of Year	Days in Yr. Remaining	Date	Day of Year	Days in Yr. Remaining	
<b>Jan.</b>			<b>Feb.</b>			<b>Apr.</b>			<b>May</b>			<b>Jul.</b>			<b>Aug.</b>			<b>Oct.</b>			<b>Nov.</b>			
1	1	364	16	47	318	1	91	274	16	136	229	1	182	183	16	228	137	1	274	91	16	320	45	
2	2	363	17	48	317	2	92	273	17	137	228	2	183	182	17	229	136	2	275	90	17	321	44	
3	3	362	18	49	316	3	93	272	18	138	227	3	184	181	18	230	135	3	276	89	18	322	43	
4	4	361	19	50	315	4	94	271	19	139	226	4	185	180	19	231	134	4	277	88	19	323	42	
5	5	360	20	51	314	5	95	270	20	140	225	5	186	179	20	232	133	5	278	87	20	324	41	
6	6	359	21	52	313	6	96	269	21	141	224	6	187	178	21	233	132	6	279	86	21	325	40	
7	7	358	22	53	312	7	97	268	22	142	223	7	188	177	22	234	131	7	280	85	22	326	39	
8	8	357	23	54	311	8	98	267	23	143	222	8	189	176	23	235	130	8	281	84	23	327	38	
9	9	356	24	55	310	9	99	266	24	144	221	9	190	175	24	236	129	9	282	83	24	328	37	
10	10	355	25	56	309	10	100	265	25	145	220	10	191	174	25	237	128	10	283	82	25	329	36	
11	11	354	26	57	308	11	101	264	26	146	219	11	192	173	26	238	127	11	284	81	26	330	35	
12	12	353	27	58	307	12	102	263	27	147	218	12	193	172	27	239	126	12	285	80	27	331	34	
13	13	352	28	59	306	13	103	262	28	148	217	13	194	171	28	240	125	13	286	79	28	332	33	
14	14	351	29			14	104	261	29	149	216	14	195	170	29	241	124	14	287	78	29	333	32	
15	15	350				15	105	260	30	150	215	15	196	169	30	242	123	15	288	77	30	334	31	
16	16	349	<b>Mar.</b>	1	60	305	16	106	259	1	151	214	16	197	168	31	243	122	16	289	76	<b>Dec.</b>		
17	17	348		2	61	304	17	107	258	<b>June</b>			17	198	167	<b>Sept.</b>			17	290	75	1	335	30
18	18	347		3	62	303	18	108	257	1	152	213	18	199	166	1	244	121	18	291	74	2	336	29
19	19	346		4	63	302	19	109	256	2	153	212	19	200	165	2	245	120	19	292	73	3	337	28
20	20	345		5	64	301	20	110	255	3	154	211	20	201	164	3	246	119	20	293	72	4	338	27
21	21	344		6	65	300	21	111	254	4	155	210	21	202	163	4	247	118	21	294	71	5	339	26
22	22	343		7	66	299	22	112	253	5	156	209	22	203	162	5	248	117	22	295	70	6	340	25
23	23	342		8	67	298	23	113	252	6	157	208	23	204	161	6	249	116	23	296	69	7	341	24
24	24	341		9	68	297	24	114	251	7	158	207	24	205	160	7	250	115	24	297	68	8	342	23
25	25	340		10	69	296	25	115	250	8	159	206	25	206	159	8	251	114	25	298	67	9	343	22
26	26	339		11	70	295	26	116	249	9	160	205	26	207	158	9	252	113	26	299	66	10	344	21
27	27	338		12	71	294	27	117	248	10	161	204	27	208	157	10	253	112	27	300	65	11	345	20
28	28	337		13	72	293	28	118	247	11	162	203	28	209	156	11	254	111	28	301	64	12	346	19
29	29	336		14	73	292	29	119	246	12	163	202	29	210	155	12	255	110	29	302	63	13	347	18
30	30	335		15	74	291	30	120	245	13	164	201	30	211	154	13	256	109	30	303	62	14	348	17
31	31	334		16	75	290				14	165	200	31	212	153	14	257	108	31	304	61	15	349	16
<b>Feb.</b>				17	76	289	<b>May</b>			15	166	199	<b>Aug.</b>			15	258	107	<b>Nov.</b>			16	350	15
1	32	333		18	77	288	1	121	244	16	167	198	1	213	152	16	259	106	1	305	60	17	351	14
2	33	332		19	78	287	2	122	243	17	168	197	2	214	151	17	260	105	2	306	59	18	352	13
3	34	331		20	79	286	3	123	242	18	169	196	3	215	150	18	261	104	3	307	58	19	353	12
4	35	330		21	80	285	4	124	241	19	170	195	4	216	149	19	262	103	4	308	57	20	354	11
5	36	329		22	81	284	5	125	240	20	171	194	5	217	148	20	263	102	5	309	56	21	355	10
6	37	328		23	82	283	6	126	239	21	172	193	6	218	147	21	264	101	6	310	55	22	356	9
7	38	327		24	83	282	7	127	238	22	173	192	7	219	146	22	265	100	7	311	54	23	357	8
8	39	326		25	84	281	8	128	237	23	174	191	8	220	145	23	266	99	8	312	53	24	358	7
9	40	325		26	85	280	9	129	236	24	175	190	9	221	144	24	267	98	9	313	52	25	359	6
10	41	324		27	86	279	10	130	235	25	176	189	10	222	143	25	268	97	10	314	51	26	360	5
11	42	323		28	87	278	11	131	234	26	177	188	11	223	142	26	269	96	11	315	50	27	361	4
12	43	322		29	88	277	12	132	233	27	178	187	12	224	141	27	270	95	12	316	49	28	362	3
13	44	321		30	89	276	13	133	232	28	179	186	13	225	140	28	271	94	13	317	48	29	363	2
14	45	320		31	90	275	14	134	231	29	180	185	14	226	139	29	272	93	14	318	47	30	364	1
15	46	319					15	135	230	30	181	184	15	227	138	30	273	92	15	319	46	31	365	0

## PRO RATA TABLE

**INTRODUCTION** The *pro rata* premium for any period of less than the full policy term may be determined by multiplying the premium for the full policy term by the *pro rata* decimal fraction for such period, obtained from the *Pro Rata* Table on the following page.

**General Instructions** Either the premium for the period from commencement to date of cancellation (earned premium) or the premium from date of cancellation to expiration (return premium) may be computed. Usually the simpler procedure is to directly compute the earned premium and then subtract that amount from the full premium to obtain the return premium. When there has been a change in rate or amount of insurance during the effective period of the policy, the premium for the full policy term at the rate and amount of insurance as of the date of cancellation shall be used in the computation. In such cases, it is usually simpler to directly compute the return premium.

**Directions** The period for which the *pro rata* premium is desired shall be determined from the Day Table. The *pro rata* decimal fraction for such period shall be obtained as follows:

### For a Period Not Longer Than One Year

The decimal fraction for any period not longer than one year may be taken directly from the table for a one-year or three-year policy.

### For a Period Longer Than One Year

The decimal fraction for any period longer than one year shall be determined as follows:

1. Obtain the decimal fraction for the period of one or more full years from the table on the facing page.
2. Add to such figure the decimal fraction for the number of days (if any) in excess of the period of full years, as shown in the table.

*EXAMPLE:* Period of 2 years, 89 days:

	<b>For 3-Year Policy</b>
Decimal Fraction for 2 years . . . . .	.667
Decimal Fraction for 89 days . . . . .	.081
Decimal Fraction for Period . . . . .	.748

### *Pro Rata* Decimal Fractions for Full Year Periods

The table below shows decimal fraction for full year periods for policies written for a term of three years.

	<b>PRO RATA OF</b>	
<b>No. of Years</b>	<b>3 Years</b>	
1	.333	
2	.667	

## PRO RATA TABLE

*Pro Rata Decimal Fractions for Periods from 1 to 365 Days:* The following table shows decimal fractions for periods from 1 to 365 days for policies written for a term of 1 year or 3 years.

No. of Days	PRO RATA OF		No. of Days	PRO RATA OF		No. of Days	PRO RATA OF		No. of Days	PRO RATA OF		No. of Days	PRO RATA OF		No. of Days	PRO RATA OF		No. of Days	PRO RATA OF				
	1 yr.	3 yrs.																					
1	.003	.001	49	.134	.045	97	.266	.089	145	.397	.132	193	.529	.176	241	.660	.220	289	.792	.264	337	.923	.308
2	.005	.002	50	.137	.046	98	.268	.089	146	.400	.133	194	.532	.177	242	.663	.221	290	.795	.265	338	.926	.309
3	.008	.003	51	.140	.047	99	.271	.090	147	.403	.134	195	.534	.178	243	.666	.222	291	.797	.266	339	.929	.310
4	.011	.004	52	.142	.047	100	.274	.091	148	.405	.135	196	.537	.179	244	.668	.223	292	.800	.267	340	.932	.310
5	.014	.005	53	.145	.048	101	.277	.092	149	.408	.136	197	.540	.180	245	.671	.224	293	.803	.268	341	.934	.311
6	.016	.005	54	.148	.049	102	.279	.093	150	.411	.137	198	.542	.181	246	.674	.225	294	.805	.268	342	.937	.312
7	.019	.006	55	.151	.050	103	.282	.094	151	.414	.138	199	.545	.182	247	.677	.226	295	.808	.269	343	.940	.313
8	.022	.007	56	.153	.051	104	.285	.095	152	.416	.139	200	.548	.183	248	.679	.226	296	.811	.270	344	.942	.314
9	.025	.008	57	.156	.052	105	.288	.096	153	.419	.140	201	.551	.184	249	.682	.227	297	.814	.271	345	.945	.315
10	.027	.009	58	.159	.053	106	.290	.097	154	.422	.141	202	.553	.184	250	.685	.228	298	.816	.272	346	.948	.316
11	.030	.010	59	.162	.054	107	.293	.098	155	.425	.142	203	.556	.185	251	.688	.229	299	.819	.273	347	.951	.317
12	.033	.011	60	.164	.055	108	.296	.099	156	.427	.142	204	.559	.186	252	.690	.230	300	.822	.274	348	.953	.318
13	.036	.012	61	.167	.056	109	.299	.100	157	.430	.143	205	.562	.187	253	.693	.231	301	.825	.275	349	.956	.319
14	.038	.013	62	.170	.057	110	.301	.100	158	.433	.144	206	.564	.188	254	.696	.232	302	.827	.276	350	.959	.320
15	.041	.014	63	.173	.058	111	.304	.101	159	.436	.145	207	.567	.189	255	.699	.233	303	.830	.277	351	.962	.321
16	.044	.015	64	.175	.058	112	.307	.102	160	.438	.146	208	.570	.190	256	.701	.234	304	.833	.278	352	.964	.321
17	.047	.016	65	.178	.059	113	.310	.103	161	.441	.147	209	.573	.191	257	.704	.235	305	.836	.279	353	.967	.322
18	.049	.016	66	.181	.060	114	.312	.104	162	.444	.148	210	.575	.192	258	.707	.236	306	.838	.279	354	.970	.323
19	.052	.017	67	.184	.061	115	.315	.105	163	.447	.149	211	.578	.193	259	.710	.237	307	.841	.280	355	.973	.324
20	.055	.018	68	.186	.062	116	.318	.106	164	.449	.150	212	.581	.194	260	.712	.237	308	.844	.281	356	.975	.325
21	.058	.019	69	.189	.063	117	.321	.107	165	.452	.151	213	.584	.195	261	.715	.238	309	.847	.282	357	.978	.326
22	.060	.020	70	.192	.064	118	.323	.108	166	.455	.152	214	.586	.195	262	.718	.239	310	.849	.283	358	.981	.327
23	.063	.021	71	.195	.065	119	.326	.109	167	.458	.153	215	.589	.196	263	.721	.240	311	.852	.284	359	.984	.328
24	.066	.022	72	.197	.066	120	.329	.110	168	.460	.153	216	.592	.197	264	.723	.241	312	.855	.285	360	.986	.329
25	.068	.023	73	.200	.067	121	.332	.110	169	.463	.154	217	.595	.198	265	.726	.242	313	.858	.286	361	.989	.330
26	.071	.024	74	.203	.068	122	.334	.111	170	.466	.155	218	.597	.199	266	.729	.243	314	.860	.287	362	.992	.331
27	.074	.025	75	.205	.068	123	.337	.112	171	.468	.156	219	.600	.200	267	.732	.244	315	.863	.288	363	.995	.332
28	.077	.026	76	.208	.069	124	.340	.113	172	.471	.157	220	.603	.201	268	.734	.245	316	.866	.289	364	.997	.332
29	.079	.026	77	.211	.070	125	.342	.114	173	.474	.158	221	.605	.202	269	.737	.246	317	.868	.289	365	1.000	.333
30	.082	.027	78	.214	.071	126	.345	.115	174	.477	.159	222	.608	.203	270	.740	.247	318	.871	.290			
31	.085	.028	79	.216	.072	127	.348	.116	175	.479	.160	223	.611	.204	271	.742	.247	319	.874	.291			
32	.088	.029	80	.219	.073	128	.351	.117	176	.482	.161	224	.614	.205	272	.745	.248	320	.877	.292			
33	.090	.030	81	.222	.074	129	.353	.118	177	.485	.162	225	.616	.205	273	.748	.249	321	.879	.293			
34	.093	.031	82	.225	.075	130	.356	.119	178	.488	.163	226	.619	.206	274	.751	.250	322	.882	.294			
35	.096	.032	83	.227	.076	131	.359	.120	179	.490	.163	227	.622	.207	275	.753	.251	323	.885	.295			
36	.099	.033	84	.230	.077	132	.362	.121	180	.493	.164	228	.625	.208	276	.756	.252	324	.888	.296			
37	.101	.034	85	.233	.078	133	.364	.121	181	.496	.165	229	.627	.209	277	.759	.253	325	.890	.297			
38	.104	.035	86	.236	.079	134	.367	.122	182	.499	.166	230	.630	.210	278	.762	.254	326	.893	.298			
39	.107	.036	87	.238	.079	135	.370	.123	183	.501	.167	231	.633	.211	279	.764	.255	327	.896	.299			
40	.110	.037	88	.241	.080	136	.373	.124	184	.504	.168	232	.636	.212	280	.767	.256	328	.899	.300			
41	.112	.037	89	.244	.081	137	.375	.125	185	.507	.169	233	.638	.213	281	.770	.257	329	.901	.300			
42	.115	.038	90	.247	.082	138	.378	.126	186	.510	.170	234	.641	.214	282	.773	.258	330	.904	.301			
43	.118	.039	91	.249	.083	139	.381	.127	187	.512	.171	235	.644	.215	283	.775	.258	331	.907	.302			
44	.121	.040	92	.252	.084	140	.384	.128	188	.515	.172	236	.647	.216	284	.778	.259	332	.910	.303			
45	.123	.041	93	.255	.085	141	.386	.129	189	.518	.173	237	.649	.216	285	.781	.260	333	.912	.304			
46	.126	.042	94	.258	.086	142	.389	.130	190	.521	.174	238	.652	.217	286	.784	.261	334	.915	.305			
47	.129	.043	95	.260	.087	143	.392	.131	191	.523	.174	239	.655	.218	287	.786	.262	335	.918	.306			
48	.132	.044	96	.263	.088	144	.395	.132	192	.526	.175	240	.658	.219	288	.789	.263	336	.921	.307			

# GENERAL CHANGE ENDORSEMENT

CHANGE ENDORSEMENT (END)

# GENERAL CHANGE ENDORSEMENT

CHANGE ENDORSEMENT (END)



FLOOD INSURANCE GENERAL CHANGE ENDORSEMENT

ALWAYS COMPLETE 1, 2, 3, 4, 5, 6 PLUS SECTIONS INVOLVED IN CHANGE

EMERGENCY AND REGULAR PROGRAMS

1a POLICY NUMBER INSURED'S NAME FROM POLICY DEC PAGE

NOTE THE NUMBERED SECTIONS 1-14 CORRESPOND TO INSTRUCTIONS IN THE FLOOD INSURANCE MANUAL. 1b REASON FOR CHANGE. 2a CHANGE DIRECT BILL INSTRUCTIONS TO. 2b POLICY PERIOD IS FROM TO. 3 ADDRESS OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER. 4 NAME OF INSURED IS CHANGED AS SHOWN. 5 IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? 6 NAME AND ADDRESS OF FIRST MORTGAGEABLE LOAN NUMBER (IF AVAILABLE). 7 SECOND MORTGAGEABLE LOSS PAYEE OR OTHER APPLICABLE NAME AND ADDRESS. 8 IS INSURED PROPERTY LOCATION SAME AS INSURED MAILING ADDRESS? 9 NAME OF COUNTY PARISH? 10 (A) BUILDING OCCUPANCY, (B) BUILDING TYPE, (C) BASEMENT OR ENCLOSED AREA, (D) DOES INSURED QUALIFY AS A SMALL BUSINESS RISK?, (E) IS THIS PROPERTY A CONDOMINIUM?, (F) IS INSURED PROPERTY OWNED BY STATE GOVERNMENT?, (G) IS THIS BUILDING IN THE COURSE OF CONSTRUCTION?, (H) IS BUILDING INSURED'S PRINCIPAL RESIDENCE?, (I) ESTIMATED REPLACEMENT COST OF THE BUILDING IS, (J) IF NOT A SINGLE FAMILY DWELLING, THE NUMBER OF OCCUPANCIES ARE, (K) DEDUCTIBLE STANDARD, (L) IS BUILDING ELEVATED? (M) DESCRIBE BUILDING AND USE IF NOT A SINGLE FAMILY DWELLING. 11 CONTENTS LOCATED IN. 12 BUILDING PERMIT DATE OR DATE CONSTRUCTION STARTED. 13 PREMIUM TOTALS. 14 THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE...

PLEASE ATTACH TO NFIP COPY OF ENDORSEMENT A CHECK OR MONEY ORDER FOR THE TOTAL ADDITIONAL PREMIUM MADE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM SPECIAL NOTE TO INSURANCE AGENT ATTACH CHECK TO ORIGINAL AND SEND TO NFIP. KEEP SECOND PART FOR YOUR RECORDS AND GIVE THIRD PART TO INSURED, AND FOURTH PART TO MORTGAGEE.

# CLAIMS PROCEDURES

## CLAIMS PROCEDURES

In the event of a flood loss, the agent is responsible for completing the Notice of Loss form. (Refer to page CL4, item (19) for instructions concerning distribution of copies of the Notice of Loss form.)

Except when a Flood Insurance Claims Office (FICO) is established, the agent has the option of assigning an NFIP-certified adjuster to handle the loss. (If the agent wishes, the NFIP will assign a certified adjuster.) The adjuster's name, company, address, and telephone number should be listed on the Notice of Loss form. Prompt settlement of claims depends upon the timely submission of all necessary forms and information by the agent and the adjuster.

### NFIP-CERTIFIED ADJUSTERS

A list of certified adjusters is maintained by the NFIP, and the agent may obtain the names of certified NFIP adjusters for their area by calling the NFIP toll-free number.

The adjuster assigned to the loss will contact the insured to commence the adjustment of the loss. Upon completion of the adjustment, the insured will be asked to complete a Proof of Loss form. Partial payment will be advanced upon the request of the insured, completing a "partial" Proof of Loss form.

When severe or widespread flooding occurs, the NFIP will establish a FICO to speed the processing of flood claims. The FICOs provide for the registration of NFIP-certified adjusters and the uniform assignment of claims. FICOs are supported by NFIP personnel to assist in the prompt processing of claims.

### Flood Insurance Claims Office (FICO)

Local media are advised of all FICO operations, including location and telephone number. This information may also be obtained by calling the NFIP toll-free number and asking for the FICO information in a particular area.

When a FICO is established, the original and one copy of the Notice of Loss should be mailed or delivered to the FICO office. All adjuster assignments will be made by FICO personnel. Losses already assigned by the agent will be reviewed and, if necessary, reassigned by the FICO office.

A sample Notice of Loss form is printed on the following page.

FEDERAL EMERGENCY MANAGEMENT AGENCY  
 FEDERAL INSURANCE ADMINISTRATION  
 NATIONAL FLOOD INSURANCE PROGRAM

Form Approved  
 OMB No. 63R-1602

# NOTICE OF LOSS

(See Reverse Side for Instructions and Privacy Statement)

<p><b>1</b> NAME OF SERVICING OFFICE</p>	<p>7. POLICY NUMBER FL <b>7</b></p>	<p>8. POLICY PERIOD (FROM, TO) <b>8</b></p>							
<p><b>2</b> AGENCY NAME AND MAILING ADDRESS (RUBBER STAMP OR TYPE)</p>	<p>9. DATE OF LOSS <b>9</b></p>	<p>10. KIND OF LOSS <input type="checkbox"/> Flood <b>10</b> <input type="checkbox"/> Mudslide</p>							
	<p>11. PROBABLE AMOUNT OF LOSS—ALL PERILS \$ <b>11</b></p>	<p>12. ESTIMATE OF LOSS—THIS POLICY \$ <b>12</b></p>							
	<p>13. OTHER INSURANCE (SEE ITEM 18) <input type="checkbox"/> Yes <input type="checkbox"/> No <b>13</b> <input type="checkbox"/> Buildings <input type="checkbox"/> Contents</p>								
<p><b>3</b> INSURED</p>	<p>14. REMARKS. BRIEF DESCRIPTION OF DAMAGE (if emergency handling required, explain why.)  <b>14</b></p>								
<p><b>4</b> PROPERTY ADDRESS</p>									
<p><b>5</b> MAIL ADDRESS (IF DIFFERENT)</p>									
<p><b>6</b> LOCATION OF PROPERTY IF REMOVED FOR PROTECTION</p>									
<p><b>15</b> DESCRIPTION OF PROPERTY COVERED</p> <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th style="width:10%;">ITEM NO.</th> <th style="width:15%;">AMOUNT INSURANCE</th> <th style="width:75%;">DESCRIPTION</th> </tr> </thead> <tbody> <tr> <td style="text-align:center;">1 BLDG.</td> <td>\$ _____</td> <td>On the _____ Family _____ Story Building of _____ _____ Construction. Bsmt. Yes <input type="checkbox"/> No <input type="checkbox"/></td> </tr> <tr> <td style="text-align:center;">2 CONTS.</td> <td>\$ _____</td> <td>On Contents in the Building described above <input type="checkbox"/> or in the _____ Family _____ Story Building of _____ _____ Construction. Bsmt. Yes <input type="checkbox"/> No <input type="checkbox"/></td> </tr> </tbody> </table>			ITEM NO.	AMOUNT INSURANCE	DESCRIPTION	1 BLDG.	\$ _____	On the _____ Family _____ Story Building of _____ _____ Construction. Bsmt. Yes <input type="checkbox"/> No <input type="checkbox"/>	2 CONTS.
ITEM NO.	AMOUNT INSURANCE	DESCRIPTION							
1 BLDG.	\$ _____	On the _____ Family _____ Story Building of _____ _____ Construction. Bsmt. Yes <input type="checkbox"/> No <input type="checkbox"/>							
2 CONTS.	\$ _____	On Contents in the Building described above <input type="checkbox"/> or in the _____ Family _____ Story Building of _____ _____ Construction. Bsmt. Yes <input type="checkbox"/> No <input type="checkbox"/>							
<p><b>16</b> MORTGAGEE (BUILDING) <b>16</b></p>									
<p><b>17</b> LOSS PAYEE (CONTENTS) <b>17</b></p>									
<p><b>18</b> LIST ANY OTHER INSURANCE APPLICABLE TO THE PROPERTY DESCRIBED IN ITEM 15 ABOVE; INCLUDING COVERAGE ON SPECIFICALLY DESCRIBED ARTICLES, I.E., FURS, JEWELRY, ETC.</p>									
<p><b>19</b> COPIES SENT TO</p>	<p>CATASTROPHE SERIAL NO.</p>	<p>CAT. ZONE NO.</p>							
<p><b>20</b> NAME OF ADJUSTER TO WHOM THIS NOTICE HAS BEEN FORWARDED</p>	<p><b>21</b> NAME OF ADJUSTER HANDLING E/C OR OTHER INSURANCE LOSS</p>								
<p>THIS SPACE FOR USE ONLY BY SERVICING OFFICE</p>									
<p>The Standard Flood Insurance Policy is subject to the National Flood Insurance Act of 1968, and any Acts Amendatory thereof, and Regulations issued by the Federal Insurance Administration pursuant to such statute(s).</p>									

The following steps are designed to assist the agent in completing the Notice of Loss form:

- ① Enter  
National Flood Insurance Program  
P.O. Box 34603  
Bethesda, MD 20817

Should a FICO be set up, you will be advised by local media and by the NFIP to deliver or mail Notice of Loss forms to the local FICO.

- ② Enter the name, address, and telephone number of the agent.
- ③ Enter the insured's complete name as shown on the policy declaration page.
- ④ Enter the actual property location shown on the policy declaration page.
- ⑤ Enter the insured's mailing address shown on the policy declaration page.
- ⑥ Give the location where property can be inspected by the NFIP adjuster if not at the property location.
- ⑦ Enter the 10-digit NFIP policy number shown on the Policy Declaration page.
- ⑧ Enter the policy period shown on the Policy Declaration page.
- ⑨ Enter the date when water first entered the insured building.
- ⑩ Check kind of loss (i.e., flood or mudslide).
- ⑪ Enter the estimated amount of loss from all perils.
- ⑫ Enter the estimated amount of loss for this policy.
- ⑬ Check YES  or NO  . If YES is checked, list the other insurance applicable to the insured property in section ⑱ .
- ⑭ Provide a brief description of the flood damage and also any special or emergency handling situations, advance payment requests, loss by perils other than flood. Other important comments may also be added.
- ⑮ Enter the amount of insurance for building and contents. Complete property description and check YES  or NO  for basement. If YES, identify finished or unfinished basement. If the insured owns or occupies more than one building at the location, clearly describe the insured building.
- ⑯ Enter all mortgagees known for the building insured.
- ⑰ Enter all loss payees known for the contents insured.

- ①9 If the agent assigned the adjuster, mail the original of the form to NFIP in Bethesda, MD, and give the adjuster a copy. If a FICO has been established, mail the original and one copy to the FICO office.

The catastrophe serial number and catastrophe zone number will be completed by the NFIP.

Enter the date the Notice of Loss form was completed.

Attach copies of the Policy Declaration page to the NFIP copy and the adjuster's copy.

- ②0 If the agent assigns the adjuster, enter the name, company, address, and telephone number of the adjuster.

- ②1 If applicable, identify the adjuster who is handling other insurance losses.

**SPECIAL RULES:  
PROCEDURES  
AFTER A LOSS**

**Substantial  
Improvement**

If the insured's building loss equals or exceeds 50 percent of the market value of the building, the building (if rebuilt) must be rebuilt in compliance with the community's Flood Plain Management Ordinance. In the Regular Program, the policy must be renewed by application and rated as Post-FIRM construction. After October 1, 1982, special certification requirements apply in the Emergency Program.

**Floodproofed  
Building**

If a floodproofed building is flood damaged and has been rated based upon the floodproofed elevation, the floodproofing must be re-certified by a registered professional engineer or architect before the policy can be renewed. The agent should renew the policy by application and attach a new floodproofing certificate.

**Multiple Losses**

If the NFIP pays for flood damage to property, the insured is still eligible, during the term of the policy, to collect on a subsequent loss due to another flood. All losses arising out of a single, continuous flood of long duration shall be adjusted as one flood loss.

# INDEX

INDEX (IND)

## INDEX

- ABOVE GROUND . . . . . GR5
- ACTUAL CASH VALUE . . . . . GR4
- ACTUARIAL RATE ZONES. . . . . GR17
- ADJUSTER . . . . . CL1
- AFFIXED TO PERMANENT SITE. . . . . GR5, 9
- AGENT,
  - Commissions . . . . . GR12
  - Processing Information. . . . . GR12
  - Tax Id/SSN . . . . . APP2
  - Warning to . . . . . GR13
- ALTERNATE RATING,
  - Procedure for . . . . . APP5
  - Revision of. . . . . END5
- AMOUNTS OF INSURANCE,
  - Emergency Program. . . . . APP10
  - Regular Program . . . . . APP12
  - Required by Lender. . . . . APP11,12
- ANCHORING IN V-ZONES . . . . . RVA81-8
- AO, AH ZONES . . . . . GR18
- APPLICATION,
  - Alternative. . . . . GR12
  - Binders . . . . . GR12
  - Completion of . . . . . APP1
  - Processing by NFIP . . . . . APP14
  - Submission of. . . . . GR14
- APPURTENANT PRIVATE BUILDINGS . GR6, 8, DB9
- ASSIGNMENT . . . . . GR3, APP2, END1
- AVERAGE GRADE . . . . . RVA81-3, ELEV3
  
- BASEMENT,
  - Counted as Floor. . . . . APP6
  - Defined. . . . . DB2
  - If Finished. . . . . APP6
- BASE FLOOD ELEVATION. . . . . DB3, ELEV2
- BILLING (See PREMIUM NOTICES)
- BILLING INSTRUCTIONS. . . . . APP2
- BINDERS . . . . . GR12
- BLANKET INSURANCE . . . . . GR2
- BREAKAWAY WALLS . . . . . DB1
- BUILDING,
  - Above Ground . . . . . GR5
  - Anchored. . . . . GR5
  - Coverage . . . . . GR10
  - Date of Construction . . . . . GR18
  - Definitions. . . . . GR5
  - Elevated . . . . . DB4-7, 14-15, RVA1
  - Estimated Replacement Cost of . . . . . RVA81-2
  - Floodproofing of. . . . . GR19
  - No Blanket Insurance. . . . . GR1
  - Rules After 9/30/82. . . . . GR9
  - Single Building Rules . . . . . GR5
  - Special Types of . . . . . GR8
  - Start of Construction . . . . . GR18
  - Substantial Improvement . . . . . GR18
  - Types of . . . . . DB1
  - Walled and Roofed . . . . . GR5
  - (See also BUILDING OCCUPANCY, COURSE OF CONSTRUCTION, COVERAGE, MOBILE HOMES)
- BUILDER'S RISK (See COURSE OF CONSTRUCTION)
- BUILDING CODE RULE . . . . . GR5
- BUILDING OCCUPANCY . . . . . GR7
  
- CANCELLATIONS . . . . . CN1
- CARPORTS . . . . . GR6
- CERTIFIED MAIL . . . . . GR3
- CLAIMS PROCESSING . . . . . CL1
- CO-INSURANCE (See REPLACEMENT COST COVERAGE)
- COMMISSION . . . . . GR13
- COMMUNITY,
  - Conversion. . . . . END5
  - Definition of . . . . . GR15
  - Initial Entry . . . . . GR2
  - Not Participating. . . . . APP5
  - Number. . . . . APP4
  - Participation. . . . . GR15
  - Status . . . . . APP4
  - Suspension. . . . . GR15
- COMMUNITY PERMIT OFFICIAL . . . DB2, 3, ELEV1
- CONDOMINIUMS. . . . . GR6
- CONSTRUCTION DATES . . . . . GR18, APP9
- CONTENTS,
  - Coverage Requirements . . . . . GR10
  - Flotation of . . . . . GR10
  - Location of . . . . . PRE3, POST3
  - Mixture of Personal and Business . . . . . GR10
  - Removal . . . . . GR1, 11
- COURSE OF CONSTRUCTION. . . . . GR7
- COVERAGE,
  - Appurtenant Private Building. . . . . GR6, 8
  - Building. . . . . GR10
  - Conditions. . . . . GR13
  - Contents . . . . . GR10
  - During Construction . . . . . GR7
  - Limits of . . . . . EMER1, PRE1, POST1
  - Minimum Amounts . . . . . GR13
  - Mobile Home Renewal . . . . . GR9
  - Not Covered. . . . . GR10

Separate Policy . . . . .	.GR13	In Zones V, V1-V30 . . . . .	APP10
To Avoid Lapse in . . . . .	.PR3	FOUNDATION WALLS . . . . .	.DB2
CRAWL SPACE . . . . .	.DB2	GARAGES . . . . .	.GR2, DB2
DATE OF CONSTRUCTION,		GENERAL PROPERTY FORM . . . . .	GR2
Definition . . . . .	.GR18	GENERAL RULES AND DEFINITIONS . . . . .	GR1
If Unknown . . . . .	.APP9	GRADE,	
DECLARATIONS PAGE . . . . .	APP15, PR3	Average . . . . .	ELEV3, RVA81-3
DEDUCTIBLES . . . . .	GR4	Highest Adjacent . . . . .	ELEV4, GR20
DIRECT PHYSICAL LOSS BY FLOOD . . . . .	GR1	HABITABLE AREA . . . . .	DB2, RVA81-1
DISASTER ASSISTANCE . . . . .	.GR14	HIGHEST ADJACENT GRADE . . . . .	ELEV4, GR20
DOUBLEWIDE MOBILE HOMES . . . . .	GR9	HISTORIC PLACES . . . . .	.GR18
DRAIN BACKUP . . . . .	GR1	HYDROSTATIC PRESSURE . . . . .	DB3
DUPLICATE POLICIES . . . . .	.CN1	INCIDENTAL OCCUPANCY . . . . .	GR7
DWELLING FORM . . . . .	GR2	INFLATION FACTOR . . . . .	.PR1
EFFECTIVE DATE		INSURABLE INTEREST . . . . .	.GR11
for Endorsements . . . . .	END1	INSURANCE TO VALUE . . . . .	.GR13
for New Policies . . . . .	GR2	LAPSE IN COVERAGE . . . . .	.PR3
for Renewals . . . . .	.PR3	LENDER,	
ELEVATED BUILDINGS . . . . .	.DB1, ELEV1	Determines if Property in SFHA . . . . .	APP5
ELEVATION CERTIFICATE . . . . .	APP9, ELEV1	Requirements . . . . .	APP10, 11
(See also BASE FLOOD ELEVATION		LETTER OF MAP AMENDMENT . . . . .	.CN2
and LOWEST FLOOR ELEVATION)		LOAN NUMBER . . . . .	APP3
ELEVATION ROUNDING RULE . . . . .	.GR20	LOSS,	
EMERGENCY PROGRAM . . . . .	GR16, APP10, EMER1	In Progress . . . . .	GR3
New/Emergency . . . . .	ELEV2	Notice of . . . . .	.CL2
ENCLOSED AREA . . . . .	.DB2	Payable Clause . . . . .	.GR12
ENDORSEMENTS . . . . .	END1	Proof of . . . . .	.CL1
EROSION . . . . .	GR1	Requirements in Case of . . . . .	.CL1
ERRORS,		LOWEST FLOOR,	
on Application . . . . .	APP14	Definition . . . . .	.DB2
on Policy . . . . .	.PR5	Elevation . . . . .	APP9, DB2, POST1
EXPENSE CONSTANT . . . . .	GR12, APP13	in Zones V, V1-V30 . . . . .	RVA4
EXPIRED POLICY . . . . .	GR3	MACHINERY AND EQUIPMENT . . . . .	.DB6
EXPIRATION/REISSUE PROCEDURES . . . . .	.PR3	MANDATORY PURCHASE . . . . .	.GR11
FEMA . . . . .	.GR15	MAPS,	
FHBM . . . . .	.GR16	Flood Hazard Boundary . . . . .	.GR16
FINISHED AREA . . . . .	.DB2	Flood Insurance Rate . . . . .	.GR16
FINISHED BASEMENT . . . . .	.GR6, DB2	Panel Number . . . . .	APP4
FIRM . . . . .	.GR16	Rescinded . . . . .	.GR15
FIRM ZONES . . . . .	GR17, APP5	Revisions . . . . .	.GR15, CN2
FLOOD . . . . .	GR1	Suffix . . . . .	APP4
FLOOD HAZARD BOUNDARY MAP . . . . .	GR16, APP5	Zones on . . . . .	.GR17
FLOOD INSURANCE CLAIMS OFFICE (FICO) . . . . .	.CL1	MINIMUM AMOUNTS OF COVERAGE . . . . .	.GR13
FLOOD INSURANCE RATE MAP . . . . .	GR16, APP5	MINIMUM PREMIUM . . . . .	GR14, APP13
FLOOD INSURANCE REQUIREMENT . . . . .	APP10, 11	MOBILE HOMES,	
FLOODPROOFING,		Affixed to Permanent Site . . . . .	GR9
Buildings . . . . .	APP9	After 9/30/82 . . . . .	GR9
Certification . . . . .	ELEV4	Anchoring Requirements . . . . .	GR5
Completion of Application . . . . .	.GR20	Anchoring Systems . . . . .	.DB13
Following Loss . . . . .	.CL4		

Date of Construction . . . . .	GR18	PROOF OF LOSS . . . . .	CL1
Definition . . . . .	GR8	PROOF OF PURCHASE . . . . .	GR11
Doublewide . . . . .	GR9	PROPERTY LOCATION . . . . .	APP3
New Policies . . . . .	GR9	PROPERTY SOLD . . . . .	CN1
Removal . . . . .	GR5		
Renewals . . . . .	GR9	RATES,	
Replacement Cost Coverage Not		Alternative . . . . .	END5
Available . . . . .	GR4	Emergency . . . . .	EMER1
in Zones V, V1-V30 . . . . .	GR9	Post-FIRM . . . . .	POST5
MORTGAGEE,		Pre-FIRM . . . . .	PRE2
Clause . . . . .	GR12	Revision . . . . .	END5
Protection . . . . .	PR3	RATING ERROR . . . . .	END6
(See also LENDER)		REDUCTION,	
MUDSLIDE . . . . .	GR1	in Insurance . . . . .	END6
MULTIPLE LOSS . . . . .	CL4	of Rate . . . . .	END5
NATIONAL ACADEMY OF SCIENCE . . . . .	RVA81-2	REGULAR PROGRAM . . . . .	GR16
NATIONAL FLOOD INSURANCE		REMOVAL,	
ACT OF 1968 . . . . .	GR13	of Contents . . . . .	GR1, 5
NON-BREAKAWAY WALLS . . . . .	DB2, 8	of Coverage . . . . .	END6
NON-PAYMENT . . . . .	CN1	Expense Deductible . . . . .	GR5
NON-RESIDENTIAL . . . . .	GR8	of Mobile Home . . . . .	GR5
NOT COVERED . . . . .	GR10, 11	of Property . . . . .	CN1
NOTICE OF LOSS . . . . .	CL3	RENEWAL,	
NULLIFICATION . . . . .	CN1	Billing Instructions . . . . .	APP2
		at Different Amounts . . . . .	PR2
OPEN LATTICE WALLS . . . . .	DB3, RVA81-1	Notices . . . . .	PR1
OPTIONAL DEDUCTIBLE . . . . .	RVA81-4	of Policy . . . . .	GR3
OPTIONAL ELEVATION RATING . . . . .	PRE1	REPLACEMENT COST,	
OTHER RESIDENTIAL . . . . .	GR8	on Application . . . . .	APP7
OVER WATER . . . . .	GR9, 10	Coverage . . . . .	GR4
		Estimated Building . . . . .	RVA81-2
PAYMENT OF PREMIUM . . . . .	GR14	Ratio Factor . . . . .	RVA81-4
POLICY,		REVISION,	
Assignment . . . . .	GR3	of Maps . . . . .	GR15, CN2
Declaration Page . . . . .	PR3	of Rates . . . . .	END5
Expense Constant . . . . .	GR12	of Zones . . . . .	END6
Not Received . . . . .	GR3, 14	ROUNDING RULES,	
Renewals . . . . .	GR3, PR1	Elevation . . . . .	GR20
Rewritten . . . . .	CN1	Premium . . . . .	GR14
Separate . . . . .	GR13	Rate . . . . .	RVA2
Term . . . . .	GR3	ROWHOUSE . . . . .	GR5
Voidance . . . . .	GR3	RPPRI . . . . .	APP14, PR2
POST OFFICE BOXES . . . . .	REF2	RULES,	
POST-FIRM . . . . .	GR18, APP13, POST1	Endorsement . . . . .	END1
PRE-FIRM . . . . .	GR18, APP13, PRE1	General . . . . .	GR1
PREMIUM,			
By Certified Mail . . . . .	GR3	SECTION 60.3(e)(4) . . . . .	RVA81-8
Minimum . . . . .	APP13	SECTION 1316 . . . . .	GR13
Payment . . . . .	GR14	SEPARATE POLICY . . . . .	GR13
Presentment of . . . . .	GR3	SEWER BACKUP . . . . .	GR1
Renewal Receipt . . . . .	PR1	SIGNATURES,	
Rounding Rule . . . . .	GR14	on Application . . . . .	APP13
PREMIUM NOTICES . . . . .	PR1	on Endorsement . . . . .	END4

SILOS . . . . . GR9  
 SINGLE BUILDING RULES . . . . . GR5  
 SINGLE FAMILY DWELLING . . . . . GR7  
 SMALL BUSINESS . . . . . GR13  
 SPECIAL AO, AH RATING RULE . . . . . GR18  
 SPECIAL CERTIFICATION AFTER 9/30/82 . . . . . GR16  
 SPECIAL FLOOD HAZARD AREA . . . . . GR15, APP5  
 SPECIAL TYPES OF BUILDING  
     CONSTRUCTION . . . . . GR8  
     SPECIFIC INSURANCE . . . . . GR2  
     STANDARD FLOOD INSURANCE POLICIES . . . . . GR2  
     START OF CONSTRUCTION . . . . . GR18  
     STILLWATER FLOODING . . . . . RVA81-3  
     SUBMISSION OF APPLICATION . . . . . GR14  
     SUBMIT FOR RATING . . . . . POST2  
     SUBSTANTIAL IMPROVEMENT . . . . . GR18, CL4  
     SUSPENSIONS . . . . . GR15  
  
 TELEPHONE NUMBERS . . . . . REF3  
 TENANTS CONTENTS . . . . . GR2  
 TOWNHOUSES . . . . . GR5  
 TRAILERS . . . . . GR5  
 TRANSFER OF TITLE . . . . . GR2  
 TWO-FOUR FAMILY DWELLING . . . . . GR8  
  
 UNFINISHED AREA . . . . . DB2, RVA81-1  
 UNFINISHED BASEMENT . . . . . GR6, DB2  
 UNNUMBERED A ZONES . . . . . POST2  
 UNNUMBERED V ZONES . . . . . RVA2, RVA81-7, 8

VARIANCE . . . . . GR13, POST2  
 VERTICAL, LOAD-BEARING DIVISION  
     WALL RULE . . . . . GR5  
 VOIDED POLICY . . . . . GR3  
  
 WAITING PERIODS . . . . . GR2  
 WALLED AND ROOFED . . . . . GR5  
 WARNINGS TO AGENTS . . . . . GR13  
 WAVE HEIGHT,  
     Adjustment . . . . . RVA81-2  
     on FIRMS . . . . . RVA81-9  
     Procedure for Calculating . . . . . RVA81-3  
 WALLS,  
     Breakaway . . . . . DB1, RVA81-1  
     Foundation . . . . . DB2, 7  
     Non-breakaway . . . . . DB2, RVA81-1  
     Open Lattice . . . . . DB2, RVA81-1, 11  
     with Openings . . . . . DB2  
     Sheer . . . . . DB2  
 WHOLE DOLLAR PREMIUM . . . . . GR14

REFERENCE

**REGULAR PROGRAM  
PRE-FIRM CONSTRUCTION**

**OTHER RESIDENTIAL  
Contents Coverage**

**Rates for Basic Contents Coverage  
First \$10,000 of Insurance**

Contents Location*	A, AO**, AH**, D A1-A30	V, V1-V30	A99, B, C
Finished Basement Only	.50	.50	.50
Unfinished Basement and Above	.50	.50	.50
Finished Basement and Above	.50	.50	.50
Lowest Floor Only Above Ground Level	.50	.50	.35
Lowest Floor Above Ground Level and Higher Floors	.50	.50	.35
Above Ground Level More Than One Full Floor	.11	.23	.11

**Rates for Additional Contents Coverage  
Over \$10,000 of Insurance**

Finished Basement Only	1.00	1.75	.80
Unfinished Basement and Above	.55	1.10	.35
Finished Basement and Above	.70	1.25	.40
Lowest Floor Only Above Ground Level	.25	.80	.25
Lowest Floor Above Ground Level and Higher Floors	.20	.70	.11
Above Ground Level More Than One Full Floor	.11	.23	.11

\* Refer to Contents Location guide on PRE3 for assistance in specifying the location of the insured contents.

\*\* See Special Rating Rule for Zones AO and AH on GR18.

**NON-RESIDENTIAL  
Building Coverage**

**REGULAR PROGRAM  
PRE-FIRM CONSTRUCTION**

**Rates for Basic Building Coverage  
First \$100,000 of Insurance**

Type of Building	A, AO*, AH*, D, A1-A30	V, V1-V30	A99, B, C
No Basement	.50	.50	.20
Unfinished Basement	.50	.50	.30
Finished Basement	.50	.50	.35
Mobile Home	.50	.50	.30

**Rates for Additional Building Coverage  
Over \$100,000 of Insurance**

No Basement	.33	.75	.06
Unfinished Basement	.42	1.80	.15
Finished Basement	.70	2.50	.25
Mobile Home	.60	3.40	.30

\* See Special Rating Rule for Zones AO and AH on GR18.

## REGULAR PROGRAM POST-FIRM CONSTRUCTION

## SINGLE FAMILY Contents Coverage

The Zone rates below apply to all Post-FIRM Single Family contents in the Regular Program except those located in Zones A, A1-A30 and V, V1-V30. For Zones A1-A30, see page POST15. For Zone A, see page POST25. For Zones V, V1-V30 refer to the V-Zone Manual Section.

### Rates for Basic Contents Coverage First \$10,000 of Insurance

Type of Building	AO*, AH*	A99, B	C	D	AOB*, AHB*
No Basement					
One Floor	.75	.35	.35	.55	.35
Split Level and Two or More Floors	.50	.35	.35	.55	.35
Unfinished Basement***					
Two Floors	**	.50	.50	**	**
Split Level and Three or More Floors	**	.50	.50	**	**
Finished Basement***					
Two Floors	**	.60	.60	**	**
Split Level and Three or More Floors	**	.60	.60	**	**
Mobile Home	.55	.35	.35	.75	.35

### Rates for Additional Contents Coverage Over \$10,000 of Insurance

No Basement	.15	.11	.11	.17	.11
Unfinished Basement***	**	.35	.35	**	**
Finished Basement***	**	.40	.40	**	**
Mobile Home	.35	.20	.20	.45	.20

\*See Special Rating Procedures for Zones AO and AH on GR18.

\*\*Submit to NFIP for rating. See instructions on POST2.

\*\*\*Finished or unfinished enclosed areas underneath lowest elevated floor. See DB6 and 7 for guidelines for proper rating of elevated buildings.

**2-4 FAMILY  
Building Coverage**

**REGULAR PROGRAM  
POST-FIRM CONSTRUCTION**

The Zone rates below apply to all Post-FIRM Single Family contents in the Regular Program except those located in Zones A, A1-A30 and V, V1-V30. For Zones A1-A30, see page POST16. For Zone A, see page POST24. For Zones V, V1-V30 refer to the V-Zone Manual Section.

**Rates for Basic Building Coverage  
First \$35,000 of Insurance**

Type of Building	AO*, AH*	A99, B	C	D	AOB*, AHB*
No Basement					
One Floor	.40	.20	.20	.40	.20
Split Level and Two or More Floors	.40	.20	.20	.40	.20
Unfinished Basement***					
Two Floors	**	.30	.30	**	**
Split Level and Three or More Floors	**	.30	.30	**	**
Finished Basement***					
Two Floors	**	.35	.35	**	**
Split Level and Three or More Floors	**	.35	.35	**	**

**Rates for Additional Building Coverage  
Over \$35,000 of Insurance**

No Basement	.30	.06	.06	.30	.06
Unfinished Basement***	**	.15	.15	**	**
Finished Basement***	**	.25	.25	**	**

\*See Special Rating Procedures for Zones AO and AH on GR18.

\*\*Submit to NFIP for rating. See instructions on POST2.

\*\*\*Finished or unfinished enclosed areas underneath lowest elevated floor. See DB6 and 7 for guidelines for proper rating of elevated buildings.

## STANDARD FLOOD INSURANCE POLICY

[Issued Pursuant to the National Flood Insurance Act of 1968, or Any Acts Amendatory Thereof]

### DWELLING FORM—INSURING AGREEMENT

Agreement of Insurance Between the Federal Emergency Management Agency (FEMA), as Insurer, (hereinafter known as "we", "our", and "us") and the Insured (hereinafter known as "you" and "your"). Based upon your having paid the correct amount of premium, our reliance on the accuracy of the information and statements you have furnished in the application for this policy about the property to be insured and subject to all the terms of this policy, the National Flood Insurance Act of 1968, as amended (42 U.S.C. 4001 et seq.), and regulations issued by us (Title 44, Code of Federal Regulations), we insure you and your legal representatives against all "Direct Physical Loss By Flood" to the insured property as defined in the "Definitions Section" of this Agreement to the extent of the actual cash value of the property at the time of loss but not exceeding (1) the cost of replacing the insured building at the time of loss with material of like kind and quality and (2) the actual cash value of any insured personal property at the time of loss.

Now therefore, in consideration of the foregoing and the mutual promises exchanged herein, we and you agree, further, as follows:

#### ARTICLE I—PERSONS INSURED

We insure only:

A. The named Insured and legal representatives;

B. Any mortgagee and loss payee named in the application and declaration page in the order of precedence and to the extent of their interest but for no more, in the aggregate, than the interest of the named Insured.

#### ARTICLE II—DEFINITIONS

"Actual Cash Value" means the replacement cost of an insured item of property at the time of loss, less the value of physical depreciation as to the item damaged.

"Application" means the statement made and signed by you or your agent, and giving information on the basis of which we determine the acceptability of the risk, the policy to be issued and the correct premium payment, which must accompany the application for the policy to be issued. The application is a part of this flood insurance policy.

"Building" means a walled and roofed structure, other than a gas or liquid storage tank that is principally above ground and affixed to a permanent site, including a mobile home on foundation, subject to Article V(H), and a walled and roofed building in the course of construction, alteration or repair. This policy does not cover more than one building.

"Cancellation" means that ending of the insurance coverage provided by this policy prior to the expiration date.

"Coastal High Hazard Area" means an area subject to high velocity waters, including hurricane wave wash and tsunamis.

"Declaration Page" is a computer generated summary of information furnished by you in the application for insurance. The declaration page is a part of this flood insurance policy.

"Doublewide Mobile Home" means a building which is fully anchored and affixed to its permanent site, and which is designed and constructed as a modular or manufactured building and which has axles and wheels used solely for transportation to the lot or construction site where it is to be assembled as a nonmovable, permanent building; such a building is not considered to be a mobile home for purposes of this policy.

"Dwelling" means a building designed for use as a residence for no more than four families.

"Direct Physical Loss by Flood" means any loss in the nature of actual loss of or physical damage, evidenced by physical changes, to the insured property (building or personal property contents) which is directly and proximately caused by a "flood" (as defined in this Agreement), while the insured property is located: 1. at the property address shown on the application for this insurance, which is a part of this Agreement; and 2. for forty-five days, at another place above ground level, or outside of the special flood hazard area, to which any of the property shall necessarily be removed by you in order to protect and preserve it from flood or from the imminent danger of flood (provided, personal property so removed must be placed in a fully enclosed building or otherwise reasonably protected from the elements to be insured against loss), in which case the reasonable expenses incurred by you, including the value of your own labor at prevailing Federal minimum wage rates in moving your insured property away from the peril of flood and storing your property at the temporary location, shall be reimbursed to you. The term "Direct Physical Loss by Flood" shall not include compensation for loss of access, loss of use, loss of profits, or loss resulting from interruption of business, profession or manufacture, or reimbursement for your additional living expenses, incurred by reason of your having to live in rented quarters while the insured building is being repaired or replaced, or allowance for any increased cost of repair or reconstruction as a result of any ordinance regulating reconstruction or repair, or other economic loss, (this enumeration is not exclusive).

"Expense Constant": The expense constant is a flat charge per policy term, paid by the Insured to defray the Federal Government's policy-writing and other expenses.

FEMA Form 81-34, JUL 82

"Expiration Date" means the ending of the insurance coverage provided by this policy on the expiration date shown on the declaration page.

"Flood": Wherever in this policy the term "flood" occurs, it shall be held to mean:

A. A general and temporary condition of partial or complete inundation of normally dry land areas from:

1. The overflow of inland or tidal waters.
2. The unusual and rapid accumulation or runoff of surface waters from any source.
3. Mudslides (i.e., mudflows) which are proximately caused by flooding as defined in subparagraph A-2, above and are akin to a river of liquid and flowing mud on the surfaces of normally dry land areas, including your premises, as when earth is carried by a current of water and deposited along the path of the current.

B. The collapse or subsidence of land along the shore of a lake or other body of water as a result of erosion or undermining caused by waves or currents of water exceeding the cyclical levels which result in flooding as defined in A-1 above.

"Policy" means the entire written contract between you and us; it includes this printed form, the application, and declarations page, any endorsements which may be issued and any renewal certificates indicating that coverage has been instituted for a new policy and policy term. Only one building, specifically described by you in the application, may be insured under this policy.

"Walled and Roofed" means the building has in place two or more exterior, rigid walls and the roof is fully secured so that the building will resist flotation, collapse and lateral movement.

#### ARTICLE III—LOSSES NOT COVERED

We only provide coverage for direct, physical loss by flood which means we do not cover:

A. Losses from other casualties, including:

1. Loss caused by theft, loss of profits, fire, windstorm, wind, explosion, earthquake, land sinkage, land subsidence, landslide, gradual erosion, or any other earth movement except such mudslides (i.e., -mudflows) or erosion as is covered under the peril of flood.
2. Loss caused by rain, snow, sleet, hail, water spray, freezing, thawing, the pressure or weight of ice or water, sewer backup and seepage of water unless your property has been, at the same time, damaged by a flood.
3. Water or moisture damage resulting primarily from any condition substantially confined to the insured building or from any condition which is within your control (including but not limited to design, structural or mechanical defects, failures, stoppages or breakages of water or sewer lines, drains, pumps, fixtures or equipment).

B. Losses of the following nature:

1. Loss caused by your failure to use means reasonably accessible to you to save the property from loss resulting from a flood and to preserve the property after a flood; however, the reasonable expenses incurred by you in saving and preserving the property at the premises after a flood—including the value of your own labor at prevailing Federal minimum wage rates—may, at our sole option, be a covered loss.
2. A loss which is already in progress as of 12:01 A.M. of the first day of the policy term, or as to any increase in the limits of coverage which is requested by you, a loss which is already in progress when you request the additional coverage.
3. A loss from a flood which is confined to the premises on which your insured property is located unless the flood is displaced over two acres of the premises.
4. A loss caused by your modification to the insured property or the described premises on which the insured property is located, which materially increases the risk of flooding.
5. Loss caused intentionally by you or any member of your household.

#### ARTICLE IV—PROPERTY COVERED

We will pay for physical damage caused by flood to the building at the property address you have furnished, as well as the contents of the building, if you have purchased contents coverage, and provided you have paid the correct premium for the insurance, as follows:

A. We cover your dwelling, which includes:

1. A residential building, designed for principal use as a dwelling place for no more than four families;
2. Additions and extensions attached to and in contact with the dwelling;
3. Building equipment, fixtures and outdoor equipment used in connection with the dwelling while stored inside the dwelling or another fully enclosed building at the property address;
4. Materials and supplies to be used in constructing, altering or repairing the dwelling or another building insured by us at the property address while stored inside a fully enclosed building (i) at the property address or (ii) on an adjacent property at the time of loss, or (iii) in case of another building at the property address which does not have walls on all sides, while stored and secured to prevent flotation out of the building during flooding (the flotation out of the building shall be deemed by you and us to establish the conclusive presumption that the materials and supplies were not reasonably secured to prevent flotation, in which case no coverage is provided for such materials and supplies under this policy).
5. As appurtenant structures, detached garages and carports located at the described premises, at your option at the time of loss, in an amount up to 10% of the amount of insurance you have purchased to cover the dwelling, including additions to the dwelling: to the extent you exercise this option, you reduce the amount of insurance available to cover loss relating to A(1) (2) (3) and (4), above, to the dwelling and this option may not be chosen so as to extend coverage to buildings: (i) occupied, rented or leased in whole or in part for dwelling purposes (or held for such use), or (ii) used in whole or in part for personal or commercial manufacturing or farming purposes (or held for such uses), or (iii) which are boathouses.

B. We cover your Personal Property as contents incidental to the occupancy of the building as a dwelling under the policy, subject to "C" below, and that belonging to members of your family in your household and, at your option within the limits of contents coverage purchased for personal property loss, guests' and servants' personal property and the personal property of others for which you may be responsible—all while stored within a building at the property address. Personal property in the open and not stored in an insured building shall not be covered against loss by flood under this policy. However, personal property located in buildings having in place two or more rigid walls and a fully secured roof are covered if the contents are secured to prevent flotation out of the building during flooding; the flotation out of the building during flooding of any such contents shall be deemed by you and us to establish the conclusive presumption that the contents were not reasonably secured to prevent flotation. At your option at the time of loss, in an amount up to 10% of the amount of insurance you have purchased to cover personal property, this policy will also cover:

1. loss to improvements, alterations, and additions made by you, as a Tenant, to the described building at the property address;
2. If you are an individual condominium unit owner, loss to the interior walls, floors, and ceilings of your unit that are not otherwise covered under a condominium association policy.

C. **Limitation:** As a limitation on "B", above, we shall not reimburse you for loss in any one flood as to the following personal property to the extent the total loss of such property exceeds \$250.00: paintings, etchings, pictures, tapestries, art, glass windows and other works of art (such as, but not limited to, statuary, marbles, bronzes, antique furniture, rare books, antique silver), necklaces, bracelets, gems, precious or semi-precious stones, articles of gold, silver, or platinum and furs or any article containing fur which represents its principal value.

D. **Debris Removal:** Within the limits of your coverage, we cover any expense you incur, including the value of your own labor at prevailing Federal minimum wage rates, as a result of removing debris of, on or from the insured property so long as the debris problem was directly caused by a flood.

E. **Demolition Coverage:** Within the limits of your coverage, you may apply all or part of the proceeds of any flood insurance claim you make under this policy toward the expenses you incur in removing damaged portions of the insured building from the property location following a flood loss.

#### ARTICLE V—PROPERTY NOT COVERED

We do not cover and will not pay for damage to or loss of any of the following:

- A. Accounts, bills, currency, deeds, evidences of debt, money, coins, medals, postage stamps, securities, bullion, manuscripts, or other valuable papers or records and contents used in connection with any incidental commercial occupancy or use of the building.
- B. On and after October 1, 1982, newly constructed or substantially improved buildings located seaward of mean high tide, or entirely in, on, or over water.
- C. Fences, retaining walls, seawalls, outdoor swimming pools, bulkheads, wharves, piers, bridges, docks; other open structures located on or over water, including boat houses or other similar structures or buildings into which boats are floated or personal property in the open.

D. Land values, lawn, trees, shrubs or plants, growing crops, or livestock; underground structures and equipment including wells, septic tanks or septic systems; those portions of walks, driveways and other paved or poured surfaces, outside the foundation walls of the building.

E. Animals, birds, fish; aircraft, any self-propelled vehicle or machine and motor vehicles (other than motorized equipment pertaining to the service of the premises, operated principally on the premises of the insured, and not licensed for highway use) including their parts and equipment, trailers on wheels and other recreational vehicles whether affixed to a permanent foundation or on wheels; watercraft including their furnishings and equipment and business property.

F. On and after June 1, 1982, with respect to any newly constructed or substantially improved building located outside of a coastal high hazard area, solid, non-load bearing walls, open, wood constructed lattice "breakaway" walls, insect screening or other "breakaway" walls, any personal property or other contents, and machinery or equipment servicing the building when any of the foregoing items:

- (i) Are not contained within the foundation walls of the described building (except for machinery and equipment servicing the building); or
- (ii) Are in the open (except for machinery and equipment servicing the building); or
- (iii) Are contained below the lowest floor used for rating the building in order to calculate the premium amount to be paid for the policy; or
- (iv) In the case of a building rated with Emergency Program or Pre-FIRM rates, were placed in the areas described in (i), (ii), or (iii) above, on or after June 1, 1982.

The terms, "machinery or equipment," for purposes of this subsection "F", include, but are not limited to, heating equipment, water heaters, air conditioning equipment and air ducts.

G. Buildings and their contents, including machinery and equipment, which are part of the building, where more than 49 percent of the actual cash value of such buildings is below ground, unless the lowest level is at or above the base flood elevation (in the Regular Program) or the adjacent ground level (in the Emergency Program) by reason of earth having been used as an insulation material in conjunction with energy efficient building techniques:

H. On and after October 1, 1982, a mobile home located within a FEMA designated Special Flood Hazard Area that is not affixed to a permanent site (anchored) to resist flotation, collapse, or lateral movement by providing over-the-top frame ties to ground anchors or that otherwise meet the community's flood plain management requirements.

I. Units which are primarily containers, rather than buildings (such as gas and liquid tanks).

J. A mobile home and its contents located within a FEMA designated coastal high hazard area (Zones V1-V30 on a FEMA Flood Insurance Rate Map) which is not located in a mobile home park or subdivision in existence and open for business prior to June 1, 1982.

#### ARTICLE VI—DEDUCTIBLES

A. Each loss to your insured property is subject to a deductible provision under which you bear a portion of the loss before payment is made under the policy.

B. The loss deductible shall apply separately to each building loss and personal property (contents) loss including, as to each, appurtenant structures, debris removal, and any expenses incurred under Article II or III in connection with the removal of insured property.

C. The amount of the deductible for each loss occurrence is determined as follows: we shall be liable only when such loss exceeds \$500 or, at your option, should you so choose when purchasing a policy covering property located in a coastal high hazard area, \$3,000.00.

D. In the case of reasonable expenses incurred in the temporary removal of an insured mobile home or insured personal property from the insured premises and away from the peril of flood, the amount of the deductible shall be \$50.00.

#### ARTICLE VII—REPLACEMENT COST PROVISIONS

Subject to Article VI and the limits of building coverage you have purchased, these provisions shall apply only to a Single Family Dwelling which is the principal residence of the Insured and which is covered under this policy. Outdoor antennas and aeriels, carpeting, awnings, appliances and other outdoor equipment, all whether attached to the insured building or not, are excluded from the replacement cost coverage. For purposes of this Article VII, a single family dwelling qualifies as your principal residence provided that, at the time of the loss, you or your spouse have lived in your building for either (1) 80% of the calendar year immediately preceding the loss or (2) 80% of the period of your ownership of the insured building, if less than one calendar year immediately preceded the loss. For purposes of this Article, the replacement cost provisions do not apply to a condominium unit within a vertical building having one or more condominium units in it not contiguous to the ground. Under this Article:

A. If at the time of loss the total amount of insurance applicable to said dwelling is 80% or more of the full replacement cost of such dwelling, or is the maximum amount of insurance available under the National Flood Insurance Program, the coverage of this policy applicable to such dwelling is extended to include the full cost of repair or replacement (without deduction for depreciation).

B. If at the time of loss the total amount of insurance applicable to said dwelling is less than 80% of the full replacement cost of such dwelling and less than the maximum amount

of insurance available under the National Flood Insurance Program, our liability for loss under this policy shall not exceed the larger of the following amounts:

1. The actual cash value (meaning replacement cost less depreciation) of that part of the dwelling damaged or destroyed; or
2. That portion of the full cost of repair or replacement without deduction for depreciation of that part of the dwelling damaged or destroyed, which the total amount of insurance applicable to said dwelling bears to 80% of the full replacement cost of such dwelling.

If 80% of the full replacement cost of such dwelling is greater than the maximum amount of insurance available under the National Flood Insurance Program, use the maximum amount in lieu of the 80% figure in the application of this limit.

C. Our liability for loss under this policy shall not exceed the smallest of the following amounts:

1. The limit of liability of this policy applicable to the damaged or destroyed building.
2. The replacement cost of the dwelling or any part thereof identical with such dwelling on the same premises and intended for the same occupancy and use; or
3. The amount actually and necessarily expended in repairing or replacing said dwelling or any part thereof intended for the same occupancy and use.

D. When the full cost of repair or replacement is more than \$1,000 or more than 5% of the whole amount of insurance applicable to said dwelling, we shall not be liable for any loss under paragraph A or subparagraph B-2 of these provisions unless and until actual repair or replacement is completed.

E. In determining if the whole amount of insurance applicable to said dwelling is 80% or more of the full replacement cost of such dwelling, the cost of excavations, underground flues and pipes, underground wiring and drains, and brick, stone and concrete foundations, piers and other supports which are below the under surface of the lowest basement floor, or where there is no basement, which are below the surface of the ground inside the foundation walls, shall be disregarded.

F. You may elect to disregard this condition in making claim hereunder, but such election shall not prejudice your right to make further claim within 180 days after loss for any additional liability brought about by these provisions.

G. These Replacement Cost Provisions do not apply to any mobile home or personal property (contents) covered under this policy, nor do they apply to any loss where insured property is abandoned and remains as debris at the property address following a loss.

H. If your dwelling sustains a total loss or if we should pay you the entire building loss proceeds under these replacement cost provisions, there is no requirement that you rebuild the building at the insured property address.

#### ARTICLE VIII—GENERAL CONDITIONS AND PROVISIONS

**A. Pair and Set Clause:** If you lose an article which is part of a pair or set, we will have the option of paying you an amount equal to the cost of replacing the lost article, less depreciation, or an amount which represents the fair proportion of the total value of the pair or set that the lost article bears to the pair or set.

**B. Concealment, Fraud:** We will not cover you under this policy if you have sworn falsely, or willfully concealed or misrepresented any material fact or done any fraudulent acts concerning this insurance (See "F", below).

**C. Other Insurance:** You may have other flood insurance covering the dwelling and personal property and, if you have such other insurance in effect at the time of a loss, we will not pay a greater portion of any loss than the proportion that our building and personal property (contents) insurance bears to the total flood insurance covering the dwelling and personal property.

**D. Amendments, Waivers, Assignment:** This Standard Flood Insurance Policy cannot be amended nor can any of its provisions be waived without the express written consent of the Federal Insurance Administrator. No action we take under the terms of this policy can constitute a waiver of any of our rights. Except in the case of (1) a contents only policy and (2) a policy issued to cover a building in the course of construction, assignment of this policy, in writing, is allowed upon transfer of title without the consent of the Administrator.

#### E. Cancellation of Policy By You:

1. You can cancel this policy at any time but a refund of premium money will only be made to you when:
  - a. You cancel because you have transferred ownership of the insured property to someone else. In this case, we will refund to you, once we receive your written request for cancellation (signed by you), the excess of premiums paid by you which apply to the unused portion of the policy's term, pro-rata but with retention of the expense constant.
  - b. You cancel because we have determined that your property is not, in fact, in a special flood hazard area; and you were required to purchase flood insurance coverage by a private lender or Federal agency pursuant to P.L. 93-234, § 102; and the lender or Federal agency no longer requires the retention by you of the coverage. In this event, if no claims have been paid or are pending, your premium payments will be refunded to you in full, according to our applicable regulations, but with retention of the expense constant.

#### F. Voidance, Reduction or Reformation of the Coverage By Us:

1. **Voidance:** This policy shall be void and of no legal force and effect in the event that any one of the following conditions occurs:
  - a. The property listed on the application is not eligible for coverage, in which case the policy is void from its inception;
  - b. The community in which the property is located was not participating in the National Flood Insurance Program on the policy's inception date and did not qualify as a participating community during the policy's term and before the occurrence of any loss for which you may receive compensation under the policy, in which case the policy is void from its inception date;
  - c. If, during the term of the policy, the participation in the National Flood Insurance Program of the community in which your property is located ceases, in which case the policy shall be deemed void effective at the end of the last day of the policy year in which such cessation occurred and shall not be renewed; in the event the voided policy included three policy years in a contract term of three years, you shall be entitled to a pro-rata refund of any premium applicable to the remainder of the policy's term after voidance of the policy;
  - d. In the event you or your agent have (i) sworn falsely or (ii) fraudulently or willfully concealed or misrepresented any material fact (including facts relevant to the rating of this policy) in the application for coverage, or upon any renewal of coverage, or in connection with the submission of any claim brought under the policy, in which case this entire policy shall be void as of the date the wrongful act was committed or from its inception if this policy is a renewal policy and the wrongful act occurred in connection with an application for or renewal or endorsement of a policy issued to you in a prior year and affects the rating of or premium amount received for this policy. Refunds of premiums, if any, shall be subject to offsets for our administrative expenses (including the payment of agent's commissions for any voided policy year), in connection with the issuance of the policy.
  - e. The premium you submit is less than \$50.00 in connection with any application for a new policy or policy renewal, in which case the policy is void from its inception date.
2. **Reduction of coverage limits or reformation:** In the event that the premium payment received by us is not sufficient to purchase the amounts of building coverage and contents (personal property) coverage requested or in the event a rating error has been innocently made by you or your agent on the application, renewal, endorsement, or other form (whether evident or not) resulting in insufficient premium being received by us for the purchase of the amounts of coverage requested, then:
  - (i) if the insufficient premium or other rating error is discovered by us prior to a loss under the policy, the policy shall be deemed to provide only such coverage as can be purchased, for the entire term of the policy, for the amount of premium received; provided, you may increase any reduced coverage(s) at any time by payment of the correct premium for the additional limits of coverage requested and any such correct premium received by us prior to any loss under the policy shall result in coverage being provided for the loss up to the additional amount of coverage requested by you. The application of the insufficient premium received to the provision of flood insurance coverage shall be made as follows:
    - a. in the event that only one kind of coverage (building coverage or contents coverage) has been requested, you shall receive the limits of that kind of coverage which can be purchased for the amount of premium received, less the expense constant;
    - b. in the event that both building coverage and contents coverage have been requested, we shall determine the percentage ratio that each kind of insurance bears to the total amount of coverage requested, apportion the total premium received by the percentage ratio for each kind of coverage, and you shall receive, as to each kind of coverage requested, the amount of coverage which can be purchased by the premium amount as apportioned for each kind of coverage; where both building and contents coverage are requested and where the application of the above percentage ratio causes the premium received, as apportioned by the ratio, to produce an amount of premium for one of the kinds of coverage to be more than sufficient to purchase the amount of insurance of that kind of coverage requested by you, any such excess of apportioned premium will be applied to obtain an additional amount of the other kind of coverage until the amount of insurance requested for the other coverage is obtained;
  - c. provided, however, under this subsection (2.) (i) as to any mortgagee (or trustee) named in the policy, we shall give a notice of additional premium due and the right of reformation shall continue in force for the benefit only of the mortgagee (or trustee), up to the amount of your indebtedness, for thirty (30) days after written notice to the mortgagee (or trustee).
  - (ii) if the insufficient premium or other rating error is discovered by us at the time of a loss under the policy, the policy shall be deemed to provide coverage pursuant to the provisions of (i), above, unless:
    - a. you or your agent has sworn falsely or fraudulently or willfully concealed or misrepresented any material fact (including facts relevant to the rating of this policy) in the application for coverage, or upon any renewal of coverage, or in connection with the submission of any claim brought under this policy, in which case this entire policy shall be void as of the date the wrongful act was committed or from its inception if this policy is a renewal policy and the wrongful act occurred in connection with an application for or renewal or endorsement of a policy issued to you in a prior year and affects the rating of or premium amount received for this policy.

Refunds of premiums, if any, shall be subject to offsets for our administrative expenses (including the payment of agent's commissions for any voided policy year), in connection with the issuance of the policy;

- b. provided (ii) (a) , above does not apply, you remit and we receive the additional premium required to purchase the limits of coverage for each kind of coverage as was initially requested by you within thirty (30) days from the date we give you written notice of additional premium due or within sixty (60) days of the loss if no notice of premium due is received by you, in which case, the policy shall be reformed from its inception date to provide flood insurance coverage to you in the amounts of coverage initially requested. Silence or other failure to remit the additional premium required or non-receipt of such premium by us within thirty (30) days from the date of notice of premium due or within sixty (60) days of the loss, whichever is sooner, shall be deemed to be refusal to pay the additional premium due and any subsequent payment of the additional premium due shall not reform the policy from its inception date but shall only add the additional amounts of coverage to the policy for the remainder of its term, pursuant to 44 CFR 61.11, with any excess of premium paid being returned to you. Provided, however, under this subsection "b" as to any mortgagee (or trustee) named in the policy, we shall give a notice of additional premium due and the right of reformation shall continue in force for the benefit only of the mortgagee (or trustee), up to the amount of your indebtedness, for thirty (30) days after written notice to the mortgagee (or trustee).

**G. Policy Renewal:** The term of this policy commences on its inception date and ends on its expiration date, as shown on the "Declaration Page" which is attached to the policy. We are under no obligation to send you any renewal notice or other notice that your policy term is coming to an end and the receipt of any such notice by you shall not be deemed to be a waiver of this provision on our part. We are under no obligation to assure that policy changes reflected in endorsements submitted by you during the policy term and accepted by us are included in any renewal notice or new policy which we send to you. "Policy changes" includes the addition by you of new coverage (e.g. contents coverage added to a building coverage policy or vice versa) or any increases in the amounts of coverage.

This policy shall not be renewed and the coverage provided by it shall not continue into any successive policy term unless the premium payment for any successive policy term is received by us at the National Flood Insurance Program (NFIP), prior to the expiration date of this policy, subject to Article VIII (F.), above. The renewal premium payment shall be deemed to be received by the NFIP if the renewal payment is mailed to the NFIP prior to the expiration date and is received by the NFIP prior to or within five (5) days following the expiration date or if the renewal payment is mailed by certified mail to the NFIP prior to the expiration date. In all other cases, whether the renewal premium payment is received by the NFIP after the expiration date of this policy or not, this policy shall be deemed terminated as of the expiration date of the last policy term for which the premium payment was timely received by the NFIP and, in that event, we shall not be obligated to provide you with any cancellation, termination, policy lapse, or policy renewal notice advising you of any such cancellation, termination, policy lapse or policy renewal; provided, however, with respect to any mortgagee (or trustee) named in the declarations form attached to this policy, this insurance shall continue in force only for the benefit of such mortgagee (or trustee) for 30 days after written notice to the mortgagee (or trustee) of termination of this policy, and shall then terminate.

**H. Alterations and Repairs:** You may, at any time, make alterations, additions and repairs to the insured property and complete structures in the course of construction. Consistent with your obligation to protect insured property damaged by a flood from further damage, as set forth in "I", below, you may also—following a loss by flood—make reasonable repairs of a temporary or permanent nature to protect the damaged, insured property from further damage and, to the extent you keep an accurate record of such repair expenditures, the cost of any such repairs—including the value of your own labor at prevailing Federal minimum wage rates—shall be included in determining the amount of loss covered by this policy.

**I. Requirements in Case of Loss:** Should a flood loss occur to your insured property, you must:

1. Notify us in writing as soon as practicable;
2. Protect the property from further damage;
3. As soon as reasonably possible, separate the damaged and undamaged property, putting it in the best possible order so that we may examine it;
4. Within 60 days after the loss, send us a proof of loss, which is your statement as to the amount you are claiming under the policy, signed and sworn to by you and furnishing us with the following information:
  - a. The date and time of the loss,
  - b. A brief explanation of how the loss happened,
  - c. Your interest in the property damaged (for example, "owner") and the interests, if any, of others in the damaged property,
  - d. The actual cash value of each damaged item of insured property after depreciation is deducted from the cost of replacement of the property (unless the policy's "REPLACEMENT COST PROVISIONS" apply, in which case the replacement cost without allowance for depreciation should be furnished) and the amount of damages sustained,
  - e. Names of mortgagees or anyone else having a lien, charge or claim against the insured property,
  - f. Details as to any other contracts of insurance covering the property, whether valid or not,
  - g. Details of any changes in ownership, use, occupancy, location or possession of the insured property since the policy was issued,
  - h. Details as to who occupied any insured building at the time of loss and for what purpose, and

- i. The amount you claim is due under this policy to cover the loss, including statements concerning:

- (i) The limits of coverage stated in the policy.
- (ii) The cost to repair or replace the damaged property (whatever costs less).

The insurance adjuster whom we hire to investigate your claim may furnish you with a proof of loss form, and she or he may help you to complete it. However, this is a matter of courtesy only, and you must still send us a proof of loss within 60 days after the loss even if the adjuster does not furnish the form or help you complete it. In completing the proof of loss, you must use your own judgment concerning the amount of loss and the justification for that amount; the adjuster is not authorized to approve or disapprove claims or to tell you whether your claim will be approved by us.

**J. Our Options After a Loss:** Options we may, in our sole discretion, exercise after a loss include the following:

1. **Evidence of Loss:** If we specifically request it, in writing, you may be required to furnish us with a complete inventory of the destroyed, damaged and undamaged property, including details as to quantities, costs, actual cash values, amounts of loss claims, and any written plans and specifications for repair of the damaged property which you can make reasonably available to us.
2. **Examination Under Oath:** We may require you to show us or our designee, the damaged property, to be examined under oath by our designee and to sign any transcripts of such examinations; to, at such reasonable times and place as we may designate, permit us to examine and make extracts and copies of all books of accounts, bills, invoices and other vouchers, or certified copies thereof if the originals are lost, pertaining to the damaged property.
3. **Options to Repair or Replace:** We may take all or any part of the damaged property at the agreed or appraised value and, also, to repair, rebuild or replace the property destroyed or damaged with other of like kind and quality within a reasonable time, on giving you notice of our intention to do so within 30 days after the receipt of the proof of loss herein required under "I", above.
4. **Adjustment Options:** We may adjust loss to any insured property of others with the owners of such property or with you for their account. Any such insurance under this policy shall not inure directly or indirectly to the benefit of any carrier or other bailee for hire.

**K. When Loss Payable:** Within 60 days after you file your proof of loss, we will either approve the claim, reject the proof of loss, deny the claim, or request appraisal. If we approve the claim, we will pay you within 60 days after the award of the appraisers and umpire is filed. If we reject your proof of loss because of the amount claimed, but do not deny the entire claim, you may file another proof of loss as long as it is filed within 60 days of the date of the loss or any extension of time allowed by the Administrator.

**L. Abandonment:** You may not abandon damaged or undamaged insured property to us.

**M. Appraisal:** If at any time after a loss, we are unable to agree with you as to the actual cash value—or, if applicable, replacement cost—of the damaged property so as to determine the amount of loss to be paid to you, then, on the written demand of either one of us, each of us shall select a competent and disinterested appraiser and notify the other of the appraiser selected within 20 days of such demand. The appraisers shall first select a competent and disinterested umpire; and failing, after 15 days, to agree upon such umpire, then, on your request or our request, such umpire shall be selected by a judge of a court of record in the State in which insured property is located. The appraisers shall then appraise the loss, stating separately replacement cost, actual cash value and loss of each item: and, failing to agree, shall submit their differences, only, to the umpire. An award in writing, so itemized, of any two (appraisers or appraiser and umpire) when filed with us shall determine the amount of actual cash value and loss or, should this policy's replacement cost provisions apply, the amount of replacement cost and loss. Each appraiser shall be paid by the party selecting him and the expenses of appraisal and umpire shall be paid by both of us equally.

**N. Loss Clause:** If we pay you for damage to property sustained in a flood loss, you are still eligible, during the term of the policy, to collect for a subsequent loss due to another flood. Of course, all loss arising out of a single, continuous flood of long duration shall be adjusted as one flood loss.

**O. Mortgagee Clause:** (Applicable to building items only and effective only when policy is made payable to a mortgagee (or trustee) named in the application and declaration form attached to this policy).

Loss, if any, under this policy, shall be payable to the aforesaid as mortgagee (or trustee) as interest may appear under all present or future mortgages upon the property described in which the aforesaid may have an interest as mortgagee (or trustee), in order of precedence of said mortgages, and this insurance as to the interest of the mortgagee (or trustee) only therein, shall not be invalidated by any act or neglect of the mortgagor or owner of the described property, nor by any foreclosure or other proceedings or notice of sale relating to the property, nor by any change in the title or ownership of the property, nor by the occupation of the premises for purposes more hazardous than are permitted by this policy; provided, that in case the mortgagor or owner shall neglect to pay any premium due under this policy, the mortgagee (or trustee) shall, on demand, pay the same.

Provided, also, that the mortgagee (or trustee) shall notify the Insurer of any change of ownership or occupancy or increase of hazard which shall come to the knowledge of said mortgagee (or trustee) and, unless permitted by this policy, it shall be noted thereon and the mortgagee (or trustee) shall, on demand, pay the premium for such increased hazard for the term of the use thereof; otherwise this policy shall be null and void.

If this policy is cancelled by the Insurer, it shall continue in force for the benefit only of the mortgagee (or trustee) for 30 days after written notice to the mortgagee (or trustee) of such cancellation and shall then cease, and the Insurer shall have the right, on like notice, to cancel this agreement.

Whenever the Insurer shall pay the mortgagee (or trustee) any sum for loss under this policy and shall claim that, as to the mortgagor or owner, no liability therefor existed, the Insurer shall, to the extent of such payment, be thereupon legally subrogated to all the rights of the party to whom such payment shall be made, under all securities held as collateral to the mortgage debt, or may, as its option, pay to the mortgagee (or trustee) the whole principal due or to grow due on the mortgage with interest, and shall thereupon receive a full assignment and transfer of the mortgage and of all such other securities; but no subrogation shall impair the right of the mortgagee (or trustee) to recover the full amount of said mortgagee's (or trustee's) claim.

**P. Mortgage obligations:** If the Insured fails to render proof of loss, the named mortgagee (or trustee) upon notice, shall render proof of loss in the form herein specified within 60 days thereafter and shall be subject to the provisions of this policy relating to appraisal and time of payment and of bringing suit.

**Q. Conditions for filing a lawsuit:** You may not sue us to recover money under this policy unless you have complied with all the requirements of the policy. If you do sue, you must start the suit within twelve (12) months from the date we mailed you notice that we have denied your claim, or part of your claim, and you must file the suit in the

United States District Court for the district in which the insured property was located at the time of the loss.

**R. Subrogation:** Whenever we make a payment for a loss under this policy, we are subrogated to your right to recover for that loss from any other person. That means that your right to recover for a loss that was partly or totally caused by someone else is automatically transferred to us, to the extent that we have paid you for the loss. We may require you to acknowledge this transfer in writing. After the loss, you may not give up our right to recover this money or do anything which would prevent us from recovering it. If you make any claim against any person who caused your loss and recover any money, you must pay us back first before you may keep any of that money.

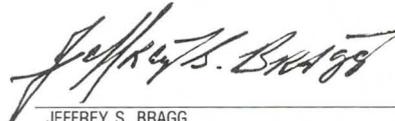
#### ARTICLE IX—LIBERALIZATION CLAUSE

While this policy is in force, should we have adopted any forms, endorsements, rules or regulations by which this policy could be broadened or extended for your benefit by endorsement or substitution of policy form, then, such matters shall be considered to be incorporated in this policy without additional premium charge and shall inure to your benefit as though such endorsement or substitution of policy form had been made.

#### ARTICLE X—WHAT LAW GOVERNS

This policy is governed by the flood insurance regulations issued by FEMA, the National Flood Insurance Act of 1968, as amended (42 U.S.C. §4001, et seq.) and Federal common law.

IN WITNESS WHEREOF, we have signed this policy below and hereby enter into this Insurance Agreement.



JEFFREY S. BRAGG  
Administrator  
Federal Insurance Administration

#### PROCEDURES IN CASE OF A FLOOD

For the protection of you and your family, the following tips are suggested as guidelines by the National Flood Insurance Program. If you are ever in doubt as to what action is needed, consult local disaster officials or call toll-free: (800) 638-6620.

Know your agent's name and phone number. List them here for fast reference:

Agent \_\_\_\_\_ Phone Number \_\_\_\_\_

- Protect the flood property—both building and contents—from further damage, if at all possible;
- Please notify your insurance agent as soon as possible after the flood;
- Remind your agent to assign the claim to an approved NFIP claims adjuster;
- Determine the claims adjuster assigned to your claim and contact him if you have not been contacted within 24 hours after you reported the claim to your insurance agent;
- As soon as possible separate the damaged property from undamaged property and store all property so it can be inspected and evaluated;

- In order to help the claims adjuster, try to take pictures of the outside of the premises showing the flooding and the damage and similar pictures of the inside of the premises showing the height of the water and the damaged property;
- Place all books, records, receipts and any other loss verification material in a safe place for examination and evaluation by the claims adjuster;
- Work cooperatively and promptly with the claims adjuster to determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies), if flood was caused by other than natural cause;
- Make certain the claims adjuster fully explains all allowances and procedures for processing claim payments, based on your Proof of Loss which the policy requires you to send us within 60 days of the loss; and
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP—claims adjusters have no authority to approve or deny claims and only report to the NFIP on the elements of flood cause and damage.

## STANDARD FLOOD INSURANCE POLICY

[Issued Pursuant to the National Flood Insurance Act of 1968, or Any Acts Amending Thereof  
and applicable Federal regulations in Title 44 of the Code of  
Federal Regulations, Subchapter B]

### GENERAL PROPERTY FORM

IN CONSIDERATION OF THE PAYMENT OF THE PREMIUM, IN RELIANCE UPON THE STATEMENTS IN THE APPLICATION AND DECLARATIONS FORM MADE A PART HEREOF AND SUBJECT TO ALL THE TERMS OF THIS POLICY, THE INSURER DOES INSURE the Insured and legal representatives, to the extent of the actual cash value of the property at the time of loss, but not exceeding the amount which it would cost to repair or replace the property with material of like kind and quality within a reasonable time after such loss, without allowance for any increased cost of repair or reconstruction by reason of any ordinance or law regulating construction or repair, and without compensation for loss resulting from interruption of business or manufacture, nor in any event for more than the interest of the insured, against all **DIRECT LOSS BY "FLOOD"** as defined herein, to the property described while located or contained as described in the application and declarations form attached hereto, or pro rata for 45 days at each proper place to which any of the property shall necessarily be removed for preservation from the peril of "Flood", but not elsewhere.

Assignment of this policy by the Insured is allowed. The Insurer under this Policy is the Federal Emergency Management Agency.

#### PERSONS INSURED

The following are insured under this policy:

- A. The named Insured and legal representatives;
- B. Any mortgagee and loss payee named in the application and declaration page in the order of precedence and to the extent of their interest but for no more, in the aggregate, than the interest of the named Insured.

#### DEFINITIONS

##### Definitions—As used in this Policy:

"Actual Cash Value" means the replacement cost of an insured item of property at the time of loss, less the value of physical depreciation as to the item damaged.

"Application" means the statement made and signed by the Insured, or the Insured's agent, and giving information on the basis of which the Insurer determines the acceptability of the risk, the policy to be issued and the correct premium payment, which must accompany the application for the policy to be issued. The application is a part of this flood insurance policy.

"Building" means a walled and roofed structure, other than a gas or liquid storage tank that is principally above ground and affixed to a permanent site, including a walled and roofed building in the course of construction, alteration or repair and a mobile home on a foundation, subject to Paragraph "H" of the provision titled "Property Not Covered." This policy does not cover more than one building.

"Cancellation" means that ending of the insurance coverage provided by this policy prior to the expiration date.

"Coastal High Hazard Area" means an area subject to high velocity waters including hurricane wave wash and tsunamis.

"Declarations Page" is a computer generated summary of information furnished by the Insured in the application for insurance. The declarations page is a part of this flood insurance policy.

"Doublewide Mobile Home" means a building which is fully anchored and affixed to its permanent site, and which is designed and constructed as a modular or manufactured building and which has axles and wheels used solely for transportation to the lot or construction site where it is to be assembled as a nonmovable, permanent building; such a building is not considered to be a mobile home for purposes of this policy.

"Direct Physical Loss By Flood" means any loss in the nature of actual loss of or physical damage, evidenced by physical changes, to the insured property (building or personal property contents) which is directly and proximately caused by a "flood" (as defined in this Agreement), while the insured property is located: 1. at the property address shown on the application for this insurance, which is a part of this Agreement; and 2. for forty-five days, at another place above ground level or outside of the special flood hazard area to which any of the property shall necessarily be removed in order to protect and preserve it from a flood or from the imminent danger of flood (provided, personal property so removed must be placed in a fully enclosed building or otherwise reasonably protected from the elements to be insured against loss). The term "Direct Physical Loss By Flood" shall not include compensation for loss of use, loss of access, loss of profits or loss resulting from interruption of business, profession or manufacture, allowance for any increased cost of repair or reconstruction as a result of any ordinance or repair regulating reconstruction or repair, or other economic loss. (This enumeration is not exclusive).

"Expense Constant" is a flat charge per policy term, paid by the Insured, to defray the Federal Government's policy-writing and other expenses.

"Expiration Date" means the ending of the insurance coverage provided by this policy on the expiration date shown on the declaration page.

"Flood": Wherever in this policy the term "flood" occurs, it shall be held to mean:

A. A general and temporary condition of partial or complete inundation of normally dry land areas from:

- 1. The overflow of inland or tidal waters.
- 2. The unusual and rapid accumulation or runoff of surface waters from any source.
- 3. Mudslides (i.e., mudflows) which are proximately caused by flooding as defined in subparagraph A-2 above and are akin to a river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water and deposited along the path of the current.

B. The collapse or subsidence of land along the shore of a lake or other body of water as a result of erosion or undermining caused by waves or currents of water exceeding the cyclical levels which result in flooding as defined in A-1 above.

"Policy" means the entire written contract between the Insured and the Insurer, including this printed form, the application, and declarations page, any endorsements which may be issued and any renewal certificates indicating that coverage has been instituted for a new policy and policy term. Only one building, specifically described by you in the application, may be insured under this policy.

"Walled and Roofed" means the building has in place two or more exterior, rigid walls and the roof is fully secured so that the building will resist flotation, collapse and lateral movement.

#### PERILS EXCLUDED

##### The Insurer shall not be liable for loss:

A. By (1) rain, snow, sleet, hail or water spray; (2) freezing, thawing or by the pressure or weight of ice or water, except where the property covered has been simultaneously damaged by flood; (3) water, moisture or mudslide (i.e., mudflow) damage of any kind resulting primarily from conditions, causes or occurrences which are solely related to the described premises or are within the control of the Insured (including but not limited to design, structural or mechanical defects, failures, stoppages or breakages of water or sewer lines, drains, pumps, fixtures, or equipment) or any condition which causes flooding which is substantially confined to the described premises or properties immediately adjacent thereto; or (4) seepage, backup of water, or hydrostatic pressure not related to a condition of "flood" as defined;

B. Caused directly or indirectly by (1) hostile or warlike action in time of peace or war, including action in hindering, combating or defending against an actual, impending or expected attack, (a) by any government or sovereign power (de jure or de facto), or by any authority maintaining or using military, naval or air forces, or (b) by military, naval or air forces, or (c) by an agent of any such government, power, authority or forces, it being understood that any discharge, explosion or use of any weapon of war employing nuclear fission or fusion shall be conclusively presumed to be such a hostile or warlike action by such a government, power, authority or forces; (2) insurrection, rebellion, revolution, civil war, usurped power, or action taken by government authority in hindering, combating or defending against such an occurrence;

C. By nuclear reaction or nuclear radiation or radioactive contamination, all whether controlled or uncontrolled, or due to any act or condition incident to any of the foregoing, whether such loss be direct or indirect, proximate or remote, or be in whole or in part caused by, contributed to, or aggravated by the peril insured against by this policy;

D. By theft or by fire, windstorm, explosion, earthquake, landslide or any other earth movement except such mudslide or erosion as is covered under the peril of flood;

E. Caused by or resulting from power, heating or cooling failure, unless such failure results from physical damage to power, heating or cooling equipment situated on premises where the property covered is located, caused by the peril insured against;

First sentence, delete the words "Single Family contents" and insert: **Page POST10**

Other Residential Buildings

First sentence, delete the words "Single Family contents" and insert: **Page POST12**

Non-Residential Buildings

First sentence, delete the words "Single Family" and insert: **Page POST13**

Non-Residential

Top of each page, first group of rates, under "Two or More Floors and Split Level-No Basement, First \$35,000, A 18-22" column, fifth figure down, delete ".24" rate and insert the following new rate: **Pages POST14 POST16**

.25

Because the following sentence is an important reminder which pertains to each of these pages, you may want to write it at the bottom of each page: **Pages POST14 through POST23**

The Elevation Certificate is required on all elevation-rated construction.

Bottom of page, last group of rates, under "Two or More Floors and Split Level Including Unfinished Basement, Over \$100,000, A11-A14" column, fourth figure down, delete ".06" rate and insert the following new rate: **Page POST18**

.07

Add the following sentence after the third line at the top of each page: **Pages POST24 POST25**

Rates also apply to a Mobile Home in Zone A.

Delete first complete sentence and replace it with the following two sentences: **Pages RVA81-2**

Submit application to NFIP for rating (Attn: Zone V Underwriter, P.O. Box 34653, Bethesda, MD 20817). Include a recent photograph, blueprints (including site grading plan), a copy of the variance and an Elevation Certificate.

**Pages RVA81-8**

Center of page, subhead should have two asterisks instead of one asterisk after it.

Elevated Buildings with Obstructions Below the Beam Supporting the Building's Lowest Floor\*\*

Add the following sentence at the end of the last footnote:

This provision also applies to 1981 Post-FIRM construction in Zone V.

Add the following sentence at the end of the page, separate from and after the footnotes:

The base flood elevation, Section I of the Elevation Certificate, must indicate whether the BFE includes or excludes wave height.

Pages RVA81-11  
through  
RVA81-22

In the footnote at the bottom of each page, please note the following underlined additions to the first sentence:

Submit an application to the National Flood Insurance Program (Attn: Zone V Underwriter, P.O. Box 34653, Bethesda, MD 20817) for rating; include a copy of the variance, a recent photograph and blueprints (including a site grading plan) with the application, and a post-construction (or pre-construction) Elevation Certificate.

Page ELEV6

Section II of the Elevation Certificate is incorrect. Please note the changes in bold type in the corrected Section II below.

**SECTION II ELEVATION CERTIFICATION** (Certified by a Local Community Permit Official or a Registered Professional Engineer, Architect, or Surveyor.)

FIRM, ZONE A1-A30: I certify that the building at the property location described above has the *lowest floor* (including basement) at an elevation of \_\_\_\_\_ feet, NGVD (mean sea level) and the **average grade at the building site is at an elevation of \_\_\_\_\_ feet, NGVD.**

FIRM ZONES V, V1-V30: I certify that the building at the property location described above has the *bottom of the lowest floor beam* at an elevation of \_\_\_\_\_ feet, NGVD (mean sea level), and the **average grade at the building site is at an elevation of \_\_\_\_\_ feet, NGVD.**

FIRM ZONES A, A99, AO, AH, and EMERGENCY PROGRAM: I certify that the building at the property location described above has the lowest floor elevation of \_\_\_\_\_ feet, NGVD. The elevation of the **highest adjacent grade next to the building is \_\_\_\_\_ feet, NGVD.**

Policy  
Renewals  
Tab

The wrong form was printed on the tab page immediately preceding page PR1; cross it out. The correct form, Renewal Premium Notice—Agent Copy, is enclosed as a new page. Insert this page between the “Policy Renewals” tab page and page PR1.

Page END3

Third line, note underlined changes to first sentence:

If the location of the insured property is the same as the information in section (4), INSURED MAIL ADDRESS, check YES  and leave the remainder of this section blank unless it is rural property, or, if there is more than one building at the property location, clearly describe location of insured building as related to other buildings. If the location of the insured property is not the same as the mailing address (or requires an expanded description) check NO  and provide the complete address, as indicated. The insured building or its contents cannot be changed to another building by endorsement.

Page END6

Second paragraph, third line, insert the word “policy” between the words “the revision”:

the policy revision

Page IND4

Second column, second line from bottom, delete the word “SHEER” and insert the word:

SHEAR

**NATIONAL FLOOD INSURANCE RENEWAL PREMIUM NOTICE**

FIA - FEDERAL EMERGENCY MANAGEMENT AGENCY  
INSURED'S NAME

POLICY FL  
INSURED PROPERTY LOCATION

**IMPORTANT - THIS CURRENT FLOOD INSURANCE POLICY WILL EXPIRE  
SEE REVERSE FOR INSTRUCTIONS**

<b>A</b>	IMPORTANT: The amounts of insurance shown may not agree with your records. If this is the case, contact your agent to obtain the desired amounts of insurance. Policies are for 1 or 3 years.	AMOUNT OF INSURANCE ON RENEWAL BUILDING CONTENTS	PAYABLE RENEWAL PREMIUM A1 YEAR A3 YEAR
	Includes an increase in insurance due to increased property values. Higher or different limits of insurance may be obtained on renewal by having your agent renew by application and premium payment (see item 4 on reverse side)	AMOUNT OF INSURANCE WITH PROPERTY VALUES INCREASED BUILDING CONTENTS	PAYABLE RENEWAL PREMIUM B1 YEAR B3 YEAR

MAXIMUM INSURANCE AVAILABLE - BUILDING:	CONTENTS:	SEE #4 REVERSE SIDE
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
PAYOR NAME & MAILING ADDRESS	AGENT/BROKER NAME & MAILING ADDRESS	
<b>PART A PAYOR COPY - RETAIN FOR YOUR RECORDS</b>		

DETACH HERE **FIA NATIONAL FLOOD INSURANCE RENEWAL FORM** DETACH HERE

POLICY FL: \_\_\_\_\_ PLAN: \_\_\_\_\_ COMMUNITY: \_\_\_\_\_ ZONE: \_\_\_\_\_

**RENEWAL EFFECTIVE DATE**

**SEE REVERSE SIDE FOR INSTRUCTIONS**

- CHECK BOX A1, A3, B1 OR B3 FOR RENEWAL OPTION SELECTED.
- DETACH AND MAIL THIS PART OF RENEWAL FORM WITH CHECK OR MONEY ORDER MADE PAYABLE TO THE NFIP FOR THE EXACT PREMIUM SHOWN FOR THE RENEWAL OPTION SELECTED.
- MAIL BY TO AVOID DELAY, TO NFIP, P.O. BOX 34294, BETHESDA, MD 20817. SEE ITEM 1 ON REVERSE SIDE FOR CERTIFIED MAILING BENEFITS.

<b>TOTAL RENEWAL PREMIUM DUE</b>	
ONE YEAR OPTION	THREE YEAR OPTION
A1 <input type="checkbox"/>	A3 <input type="checkbox"/>
B1 <input type="checkbox"/>	B3 <input type="checkbox"/>
INSURED NAME & MAILING ADDRESS	

If you have any questions or wish to change your amount of insurance to other levels than shown above, CONTACT YOUR AGENT/BROKER.

**PART B FIA COPY - RETURN WITH PAYMENT**  
Do not fold, staple, or write below this line.

593-019

1611

**INSTRUCTIONS**

- The policy indicated on the reverse side will expire at 12:01 A.M. on the date shown unless the renewal payment is mailed to the National Flood Insurance Program (NFIP) prior to the expiration date and the payment is received by the NFIP before or within 5 days following the expiration date, in which case the policy is renewed without any lapse of coverage.
- Take special note of the savings if renewed for three (3) years.
- Mail the renewal premium payment at once. If the premium is not received by the expiration date, any mortgagee or record for the insured property, as indicated on the Policy Declaration page, will be provided written notice of the policy expiration.
- The amount of insurance offered under the renewal option may not be sufficient to fully insure the value of your property or may not reflect increases in coverage recently applied for. (The amounts of insurance available are shown as "Maximum Insurance Available" on the front of this form.) Contact your insurance agent for higher amounts of insurance.  
  
If your community recently entered the Regular Program, you may wish to increase your building coverage to assure replacement cost coverage. (See Item 5 below.)
- Replacement cost coverage is provided under building coverage for a single family dwelling which is the principal residence of the insured if the amount of the insurance is at least 80% of the replacement cost of the structure at time of loss or is the maximum available under the NFIP, whichever is less. Contact your insurance agent for details.
- If **\*\*ALTERNATE RATES USED\*\*** is printed on the front of this notice, your insurance agent can advise you whether your property is within an area of special flood hazard or warrants lower premium rates.
- Should a mortgagee receive this "Payor" Notice for Payment and the mortgagee is not responsible for the premium payment, this notice should be forwarded to the insured for payment. Also, the insurance agent should be advised to correct the payor of the premium.

NATIONAL FLOOD INSURANCE PROGRAM  
P.O. BOX 34294  
BETHESDA, MD 20817  
800-638-6620

**IMPORTANT: If the insured property location does not appear at the top of the reverse side of this notice, please supply the information requested below when submitting your premium payment. If the property location does appear on the reverse side, leave the items below blank.**

IS THE LOCATION OF THE INSURED PROPERTY THE SAME AS THE INSURED'S ADDRESS ON THIS NOTICE?  
YES  NO

WHEN WAS THE BUILDING CONSTRUCTED?  
(IF BUILT BEFORE DECEMBER 31, 1974 AND EXACT DATE IS UNKNOWN, ENTER YEAR BUILT USING JULY AS THE MONTH)

IF THE ANSWER TO THE ABOVE IS NO, PLEASE PROVIDE THE LOCATION OF THE INSURED PROPERTY BELOW.  
(IF THE ANSWER TO THE ABOVE IS YES, WRITE SAME)

MONTH \_\_\_\_\_ YEAR \_\_\_\_\_

(THE PROPERTY LOCATION MUST NOT BE A POST OFFICE BOX)

NATIONAL FLOOD INSURANCE PROGRAM  
P.O. BOX 34294  
BETHESDA, MD 20817  
800-638-6620

FEMA 81-20 (6/80)

F. Caused directly or indirectly by neglect of the Insured to use all reasonable means to save and preserve the property at the time of and after an occurrence of the peril insured against by this policy; but, for contents covered herein and subject to the terms of the policy including the limits of liability, the Insurer will reimburse the Insured for reasonable expenses necessarily incurred by him in complying with the requirements of this paragraph, including but not limited to, reasonable expenses for removal or temporary storage (not exceeding 45 days), or both, of insured contents, from the described premises because of the imminent danger of flood:

G. Caused intentionally by the Insured;

H. Which is already in progress as of 12:01 a.m. of the first day of the policy term;

I. From a flood which is confined to the premises on which the insured property is located unless the flood is displaced over two acres of the insured premises;

J. Caused by any modification by the Insured to the insured property or the described premises on which the insured property is located which materially increases the risk of flooding.

#### PROPERTY COVERED

**A. Building:** When the insurance under this policy covers a building, such insurance shall include additions and extensions attached thereto; permanent fixtures, machinery and equipment forming a part of and pertaining to the service of the building; personal property of the Insured as landlord used for the maintenance or service of the building including fire extinguishing apparatus, floor coverings, refrigerating and ventilating equipment, all while within the described building; also, materials and supplies while within an enclosed structure located on the described premises or adjacent thereto, intended for use in construction, alteration or repair of such building or appurtenant private structures on the described premises.

When the insurance under this policy covers a building used for residential purposes, the insured may apply up to 10% of the amount of insurance, applicable to such building, not as an additional amount of insurance, to cover loss to appurtenant private structures (other than the described building and additions and extensions attached thereto) located on the described premises. This extension of coverage shall not apply to structures (other than structures used exclusively for private garage purposes) which are rented or leased in whole or in part, or held for such rental or lease, to other than a tenant of the described building, or which are used in whole or in part for commercial, manufacturing or farming purposes.

**B. Contents:** When the insurance under this policy covers contents, coverage shall be for either household contents or other than household contents, but not for both.

1. When the insurance under this policy covers other than household contents, such insurance shall cover merchandise and stock, materials and stock supplies of every description; furniture, fixtures, machinery and equipment of every description all owned by the Insured; improvements and betterments (as hereinafter defined) to the building if the Insured is not the owner of the building and when not otherwise covered; all while within the described enclosed building.

2. When the insurance under this policy covers household contents, such insurance shall cover all household and personal property usual or incidental to the occupancy of the premises as a residence—except animals, birds, fish, business property, other property not covered under the provisions of this policy, and any property more specifically covered in whole or in part by other insurance including the peril insured against in this policy; belonging to the Insured or members of the Insured's family of the same household, or for which the Insured may be liable, or, at the option of the Insured, belonging to a servant or guest of the Insured; all while within the described building.

The Insured, if not the owner of the described building, may apply up to 10% of the amount of insurance applicable to the household contents covered under this item, not as an additional amount of insurance, to cover loss to improvements and betterments (as hereinafter defined) to the described building.

The Insured, if an individual condominium unit owner in the described building, may apply up to 10% of the amount of insurance on contents covered under this policy, not as an additional amount of insurance, to cover loss to the interior walls, floors, and ceilings that are not otherwise covered under a condominium association policy on the described building.

**The Insurer shall not be liable for loss in any one occurrence for more than:**

- (a) \$250.00 in the aggregate on paintings, etchings, pictures, tapestries, art glass windows and other works of art (such as but not limited to statuary, marbles, bronzes, antique furniture, rare books, antique silver, porcelains, rare glass or bric-a-brac);
- (b) \$250.00 in the aggregate on jewelry, watches, necklaces, bracelets, gems, precious and semi-precious stones, articles of gold, silver or platinum and furs or any article containing fur which represents its principal value.

3. When the insurance under this policy covers improvements and betterments, such insurance shall cover the Insured's used interest in improvements and betterments to the described building.

- (a) The term "improvements and betterments" wherever used in this policy is defined as fixtures, alterations, installations, or additions comprising a part of the described building and made, or acquired, at the expense of the Insured exclusive of rent paid by the Insured, but which are not legally subject to removal by the Insured.

(b) The word "lease" wherever used in this policy shall mean the lease or rental agreement, whether written or oral, in effect as of the time of loss.

(c) In the event improvements and betterments are damaged or destroyed during the term of this policy by the peril insured against, the liability of the Insurer shall be determined as follows:

- (1) If repaired or replaced at the expense of the Insured within a reasonable time after such loss, the actual cash value of the damaged or destroyed improvements and betterments.
- (2) If not repaired or replaced within a reasonable time after such loss, that proportion of the original cost at time of installation of the damaged or destroyed improvements and betterments which the unexpired term of the lease at the time of loss bears to the period(s) from the date(s) such improvements and betterments were made to the expiration date of the lease.
- (3) If repaired or replaced at the expense of others for the use of the Insured, there shall be no liability hereunder.

**C. Debris Removal:** This insurance covers expense incurred in the removal of debris of or on the building or contents covered hereunder, which may be occasioned by loss caused by the peril insured against in this policy.

The total liability under this policy for both loss to property and debris removal expense shall not exceed the amount of insurance applying under this policy to the property covered.

#### PROPERTY NOT COVERED

**This policy shall not cover:**

A. Accounts, bills, currency, deeds, evidences of debt, money, coins, medals, postage stamps, securities, bullion, manuscripts, or other valuable papers or records.

B. On and after October 1, 1982, newly constructed and substantially improved buildings located seaward of mean high tide, or entirely in, on, or over water.

C. Fences, retaining walls, seawalls, swimming pools, bulkheads, wharves, piers, bridges, docks; other open structures located on or over water, including boathouses or other similar structures or buildings into which boats are floated; or personal property in the open.

D. Land values, lawn, trees, shrubs or plants, growing crops, or livestock; underground structures and equipment including wells, septic tanks or septic systems; those portions of walks, driveways and other paved or poured surfaces outside the foundation walls of the building.

E. Aircraft, any self-propelled vehicle or machine and motor vehicles (other than motorized equipment pertaining to the service of the premises, operated principally on the premises of the Insured, and not licensed for highway use) including their parts and equipment, trailers on wheels and other recreational vehicles whether affixed to a permanent foundation or on wheels; watercraft including their furnishings and equipment.

F. On and after June 1, 1982, with respect to any building located outside of a coastal high hazard area, solid, non-load bearing walls, open, wood constructed lattice "breakaway" walls, insect screening or other "breakaway" walls, any personal property or other contents, and machinery or equipment servicing the building when any of the foregoing items:

- (i) Are not contained within the foundation walls of the described building (except for machinery and equipment servicing the building); or
- (ii) Are in the open (except for machinery and equipment servicing the building); or
- (iii) Are contained below the lowest floor used for rating the building in order to calculate the premium amount to be paid for this policy; or
- (iv) In the case of a building rated with Emergency Program or Pre-FIRM rates, were placed in the areas described in (i) or (ii) or (iii), above, on or after June 1, 1982.

The terms, "machinery or equipment", for purposes of this paragraph "F", include, but are not limited to, heating equipment, water heaters, air conditioning equipment and air ducts.

G. Buildings and their contents, including machinery and equipment, which are part of the building, where more than 49 percent of the actual cash value of such buildings is below ground, unless the lowest level is at or above the base flood elevation (in the Regular Program) or the adjacent ground level (in the Emergency Program) by reason of earth having been used as an insulation material in conjunction with energy efficient building techniques.

H. On and after October 1, 1982, a mobile home located within a FEMA designated Special Flood Hazard Area that is not affixed to a permanent site (anchored) to resist flotation, collapse, or lateral movement by providing over-the-top frame ties to ground anchors or that otherwise meet the community's flood plan management requirements.

I. Units which are primarily containers, rather than buildings (such as gas and liquid tanks, chemical or reactor container tanks or enclosures, brick kilns, and similar units) and their contents (Silos and grain storage buildings including their contents, may be insured even though they may be of container-type construction).

J. A mobile home and its contents located within a FEMA designated coastal high hazard area (Zones V1-V30 on a FEMA Flood Insurance Rate Map) which is not located in a mobile home park or subdivision in existence and open for business prior to June 1, 1982.

## DEDUCTIBLES

- A. With respect to loss to the building, appurtenant structures, and debris removal covered hereunder, the Insurer shall be liable for only that portion of the loss in any one occurrence which is in excess of \$500.00.
- B. With respect to loss to contents or debris removal covered hereunder or to expenses, incurred under paragraph "F" of "Perils Excluded", the Insurer shall be liable for only that portion of the loss in any one occurrence which is in excess of \$500.00.
- C. The amount of the deductible in "A" and "B", above is \$3,000.00 in the event the Insured has elected, when purchasing this policy, to have such a deductible. The election by the Insured is conditioned upon the insured property being located in a coastal high hazard area.
- D. In the case of reasonable expenses incurred in the removal of an insured mobile home or personal property from the insured premises away from the peril of flood, the amount of the deductible shall be \$50.00.

## GENERAL CONDITIONS AND PROVISIONS

**A. Pair and Set Clause:** If there is loss of an article which is part of a pair or set, the measure of loss shall be a reasonable and fair proportion of the total value of the pair or set, giving consideration to the importance of said article, but such loss shall not be construed to mean total loss of the pair or set.

**B. Concealment Fraud:** This entire policy shall be void if, whether before or after a loss, the Insured has willfully concealed or misrepresented any material fact or circumstance concerning this insurance or the subject thereof, or the interest of the Insured therein, or in case of any fraud or false swearing by the Insured relating thereto.

**C. Other Insurance:** The Insurer shall not be liable for a greater proportion of any loss, less the amount of deductible, from the peril of flood than the amount of insurance under this policy bears to the whole amount of flood insurance (excluding therefrom any amount of "excess insurance" as hereinafter defined) covering the property, or which would have covered the property except for the existence of this insurance, whether collectible or not.

In the event that the whole amount of flood insurance (excluding therefrom any amount of "excess insurance" as hereinafter defined) covering the property exceeds the maximum amount of insurance permitted under the provisions of the National Flood Insurance Act of 1968, or any acts amendatory thereof, it is hereby understood and agreed that the insurance under this policy shall be limited to a proportionate share of the maximum amount of insurance permitted on such property under said Act, and that a refund of any extra premium paid, computed on a pro rata basis, shall be made by the Insurer upon request in writing submitted not later than 2 years after the expiration of the policy term during which such extra amount of insurance was in effect.

"Excess Insurance" as used herein shall be held to mean insurance of such part of the actual cash value of the property as is in excess of the maximum amount of insurance permitted under said Act with respect to such property.

**D. Added and Waiver Provisions:** The extent of the application of insurance under this policy and of the contribution to be made by the Insurer in case of loss, and any other provision or agreement not inconsistent with the provisions of this policy, may be provided for in writing added hereto, but no provision may be waived except such as by the terms of this policy is subject to change.

No permission affecting this insurance shall exist, or waiver of any provision be valid, unless granted herein or expressed in writing added hereto. No provision, stipulation or forfeiture shall be held to be waived by any requirement or proceeding on the part of the Insurer relating to appraisal or to any examination provided for herein.

### E. Voidance, Reduction or Reformation of the Coverage:

1. **Voidance:** This policy will be void and of no legal force and effect in the event that any one of the following conditions occurs:
- The property listed on the application is not eligible for coverage, in which case the policy is void from its inception;
  - The community in which the property is located was not participating in the National Flood Insurance Program on the policy's inception date and did not qualify as a participating community during the policy's term and before the occurrence of any loss for which the Insured may receive compensation under the policy, in which case the policy is void from its inception;
  - If, during the term of the policy, the participation in the National Flood Insurance Program of the community in which the Insured's property is located ceases, in which case the policy shall be deemed void effective at the end of the last day of the policy year in which such cessation occurred and shall not be renewed; in the event the voided policy included three policy years in a contract term of three years, the Insured shall be entitled to a pro-rata refund of any premium applicable to the remainder of the policy's term after voidance of the policy;
  - The Insured or the Insured's agent has (i) sworn falsely or (ii) fraudulently or willfully concealed or misrepresented any material fact (including facts relevant to the rating of this policy) in the application for coverage, or upon any renewal of coverage, or in connection with the submission of any claim brought under the policy, in which case this entire policy shall be void as of the date the wrongful act was committed and coverage prior to the date of the wrongful act shall not be affected, provided, refunds of premiums, if any, shall be subject to offsets for the Insurer's administrative expenses (including the payment of agent's commissions through prior policy years, if any) in connection with the issuance of the policy;

- The premium submitted is less than \$50.00 in connection with any application for a new policy or policy renewal, in which case the policy is void from its inception.

2. **Reduction of coverage limits or reformation:** In the event that the premium payment received by the Insurer is not sufficient to purchase the amounts of building coverage and contents (personal property) coverage requested or in the event a rating error has been innocently made by the Insured or the agent on the application, renewal, endorsement or other form (whether evident or not) resulting in insufficient premium being received by the Insurer for the purchase of the amounts of coverage requested, then:

- If the insufficient premium or other rating error is discovered by the Insurer prior to a loss under the policy, the policy shall be deemed to provide only such coverage as can be purchased, for the entire term of the policy, with the amount of premium received; provided, the Insured may increase any reduced coverage(s) at any time by payment of the correct premium for the additional limits of coverage requested and any such correct premium received by Insurer prior to any loss under the policy shall result in coverage being provided for the loss up to the additional amount of coverage requested by the Insured; the application of the insufficient premium received to the provision of flood insurance coverage shall be made as follows:

A. In the event that only one kind of coverage (building coverage or contents coverage) has been requested, the Insured shall receive the limits of that kind of coverage which can be purchased for the amount of premium received, less the expense constant;

B. In the event that both building coverage and contents coverage have been requested, the Insurer shall determine the percentage ratio that each kind of insurance bears to the total amount of coverage requested, apportion the total premium received by the percentage ratio for each kind of coverage, and the Insured shall receive, as to each kind of coverage requested, the amount of coverage which can be purchased by the premium amount as apportioned for each kind of coverage; where both building and contents coverage are requested and a coverage's proportion of the premium paid is more than sufficient to obtain the amount of insurance requested for that coverage, any excess of that proportion of the total premium will be applied to obtain an additional amount of the other kind of coverage until the amount of insurance requested for the other coverage is obtained;

- If the insufficient premium or other rating error is discovered by the Insurer at the time of a loss under the policy, the policy shall be deemed to provide coverage pursuant to the provisions of (i), above, unless:

A. The Insured or the Insured's agent has sworn falsely or fraudulently or willfully concealed or misrepresented any material fact (including facts relevant to the rating of this policy) in the application for coverage, or upon any renewal of coverage, or in connection with the submission of any claim brought under this policy, in which case this entire policy shall be void as of the date the wrongful act was committed and coverage prior to the date of the wrongful act shall not be affected; provided, refunds of premiums, if any, shall be subject to offsets for the Insurer's administrative expenses (including the payment of agent's commissions through prior policy years, if any) in connection with the issuance of the policy, or

B. Provided (ii)A. above, does not apply, the Insured remits and the Insurer receives the additional premium required to purchase the limits of coverage for each kind of coverage as was initially requested by the Insured within thirty (30) days from the date the Insurer gives the Insured written notice of additional premium due or within sixty (60) days of the loss if no notice of premium due is received by the Insured, in which case the policy shall be reformed, from its inception date, to provide flood insurance coverage to the Insured in the amount(s) of coverage initially requested. Silence or other failure to remit the additional premium required or non-receipt of such premium by the Insurer within thirty (30) days from the date of notice of premium due or within sixty (60) days of the loss, whichever is sooner, shall be deemed to be refusal to pay the additional premium due and any subsequent payment of the additional premium due shall not reform the policy from its inception date but shall only add the additional amounts of coverage to the policy for the remainder of its term, pursuant to 44 CFR 61.11, with any excess of premium paid being returned to the Insured. Provided, however, under this subsection "B" as to any mortgagee (or trustee) named in the policy, the Insurer shall give a notice of additional premium due and the right of reformation shall continue in force for the benefit only of the mortgagee (or trustee), up to the amount of the insured indebtedness, for thirty (30) days after written notice to the mortgagee (or trustee).

**F. Conditions Suspending or Restricting Insurance:** Unless otherwise provided in writing added hereto, the Insurer shall not be liable for loss occurring while the hazard is increased by any means within the control or knowledge of the Insured, provided, however, this insurance shall not be prejudiced by any act or neglect of any person (other than the Insured), when such act or neglect is not within the control of the Insured.

**G. Alterations and Repairs:** Permission is granted to make alterations, additions and repairs, and to complete structures in course of construction. In the event of loss hereunder, the Insured is permitted to make reasonable repairs, temporary or permanent, provided such repairs are confined solely to the protection of the property from further damage and provided further that the Insured shall keep an accurate record of such repair expenditures. The cost of any such repairs directly attributable to damage by the peril insured against shall be included in determining the amount of loss hereunder. Nothing herein contained is intended to modify the policy requirements applicable in case loss occurs, and in particular the requirement that in case loss occurs the Insured shall protect the property from further damage.

**H. Property of Others (Servants and Guests Only):** Unless otherwise provided in writing added hereto, loss to any property of others covered under this policy shall be adjusted

with the Insured for the account of the owners of said property, except that the right to adjust such loss with said owners is reserved to the Insurer. Any such insurance under this policy shall not inure directly or indirectly to the benefit of any carrier or other bailee for hire.

**I. Liberalization Clause:** If during the period that insurance is in force under this policy, or within 45 days prior to the inception date thereof, on behalf of the Insurer there be adopted under the National Flood Insurance Act of 1968, or any acts amendatory thereof, any forms, endorsements, rules or regulations by which this policy could be extended or broadened, without additional premium charge, by endorsement or substitution of form, then such extended or broadened insurance shall inure to the benefit of the Insured hereunder as though such endorsement or substitution of form had been made.

**J. Policy Renewal:** The term of this policy commences on its inception date and ends on its expiration date, as shown on the "Declarations Page" which is attached to the policy. The Insurer is under no obligation to send any renewal notice or other notice that the policy term is coming to an end and the receipt of any such notice by the Insured, Mortgagee or Agent of the Insured shall not be deemed to be a waiver of this provision on the Insurer's part. The Insurer is under no obligation to assure that policy changes reflected in endorsements submitted by the Insured or Agent during the policy term and accepted by the Insurer are included in any renewal notice or new policy which is sent. "Policy changes" includes the addition of new coverage (e.g. contents coverage added to a building coverage policy or vice versa) or any increases in the amounts of coverage.

This policy shall not be renewed and the coverage provided by it shall not continue into any successive policy term unless the premium payment for any such successive policy term is received by the National Flood Insurance Program (NFIP), prior to the expiration date of this policy, subject to "General Condition 'E'", above. The renewal premium payment shall be deemed to be received by the NFIP if the renewal payment is mailed to the NFIP prior to the expiration date and is received by the NFIP prior to or within five (5) days following the expiration date or if the renewal payment is mailed by certified mail to the NFIP prior to the expiration date.

In all cases, whether the renewal premium payment is received by the NFIP after the expiration date of this policy or not, this policy shall be deemed terminated as of the expiration date of the last policy term for which the premium was timely received by the NFIP and the Insurer shall not be obliged to provide the Insured with any cancellation, termination, policy lapse, or policy renewal notice advising the Insured of any such cancellation, termination, policy lapse or policy renewal; provided, however, with respect to any mortgagee (or trustee) named in the Declaration form attached to this policy, this insurance shall continue in force only for the benefit of such mortgagee (or trustee) for 30 days after written notice to the mortgagee (or trustee) of termination of this policy, and shall then terminate.

**K. Loss Clause:** Payment of any loss under this policy shall not reduce the amount of insurance applicable to any other loss during the policy term which arises out of a separate occurrence of the peril insured against hereunder; provided, that all loss arising out of a continuous or protracted occurrence shall be deemed to constitute loss arising out of a single occurrence.

**L. Mortgage Clause (Applicable to building items only and effective only when policy is made payable to a mortgagee (or trustee) named in the application and declarations form attached to this policy):**

Loss, if any, under this policy, shall be payable to the aforesaid as mortgagee (or trustee) as interest may appear under all present or future mortgages upon the property described in which the aforesaid may have an interest as mortgagee (or trustee), in order of precedence of said mortgages, and this insurance, as to the interest of the mortgagee (or trustee) only therein, shall not be invalidated by any act or neglect of the mortgagor or owner of the described property, nor by any foreclosure or other proceedings or notice of sale relating to the property, nor by any change in the title or ownership of the property, nor by the occupation of the premises for purposes more hazardous than are permitted by this policy; provided, that in case the mortgagor or owner shall neglect to pay any premium due under this policy, the mortgagee (or trustee) shall, on demand, pay the same.

Provided, also, that the mortgagee (or trustee) shall notify the Insurer of any change of ownership or occupancy or increase of hazard which shall come to the knowledge of said mortgagee (or trustee) and, unless permitted by this policy, it shall be noted thereon and the mortgagee (or trustee) shall, on demand, pay the premium for such increased hazard for the term of the use thereof; otherwise this policy shall be null and void.

If this policy is cancelled by the Insurer, it shall continue in force for the benefit only of the mortgagee (or trustee) for 30 days after written notice to the mortgagee (or trustee) of such cancellation and shall then cease, and the Insurer shall have the right, on like notice, to cancel this agreement.

Whenever the Insurer shall pay the mortgagee (or trustee) any sum for loss under this policy and shall claim that, as to the mortgagor or owner, no liability therefor existed, the Insurer shall, to the extent of such payment, be thereupon legally subrogated to all the rights of the party to whom such payment shall be made, under all securities held as collateral to the mortgage debt, or may, at its option, pay to the mortgagee (or trustee) the whole principal due or to grow due on the mortgage with interest, and shall thereupon receive a full assignment and transfer of the mortgage and of all such other securities, but no subrogation shall impair the right of the mortgagee (or trustee) to recover the full amount of said mortgagee's (or trustee's) claim.

**M. Mortgagee Obligations:** If the Insured fails to render proof of loss, the named mortgagee (or trustee), upon notice, shall render proof of loss in the form herein specified within 60 days thereafter and shall be subject to the provisions of this policy relating to appraisal and time of payment and of bringing suit.

**N. Loss Payable Clause (Applicable to contents items only):** Loss, if any, shall be adjusted with the Insured and shall be payable to the Insured and loss payee as their interests may appear.

**O. Requirements in Case of Loss:** The Insured shall give written notice, as soon as practicable, to the Insurer of any loss, protect the property from further damage, forthwith separate the damaged and undamaged property and put it in the best possible order. Within 60 days after the loss, unless such time is extended in writing by the Insurer, the Insured shall render to the Insurer a proof of loss, signed and sworn to by the Insured, stating the knowledge and belief of the Insured as to the following: the time and origin of the loss, the interest of the Insured and of all others in the property, actual cash value of each item thereof and the amount of loss thereto, all encumbrances thereon, all other contracts of insurance, whether valid or not, covering any of said property, any changes in the title, use, occupation, location, possession or exposures of said property since the issuing of this policy, by whom and for what purpose any building herein described and the several parts thereof were occupied at the time of loss. The Insured at the option of the Insurer, may be required to furnish a complete inventory of the destroyed, damaged and undamaged property, showing in detail quantities, costs, actual cash value and amount of loss claimed, and verified plans and specifications of any building, fixtures or machinery destroyed or damaged.

The Insured, as often as may be reasonably required, shall exhibit to any person designated by the Insurer all that remains of any property herein described, and submit to examinations under oath by any person named by the Insurer, and subscribe the same, and, as often as may be reasonably required, shall produce for examination all books of account, bills, invoices and other vouchers, or certified copies thereof if originals be lost, at such reasonable time and place as may be designated by the Insurer or its representative, and shall permit extracts and copies thereof to be made.

**P. Appraisal:** In case the Insured and the Insurer shall fail to agree as to the actual cash value or the amount of loss, then, on the written demand of either, each shall select a competent and disinterested appraiser and notify the other of the appraiser selected within 20 days of such demand. The appraisers shall first select a competent and disinterested umpire; and failing for 15 days to agree upon such umpire, then, on request of the Insured or the Insurer, such umpire shall be selected by a judge of a court of record in the State in which the insured property is located. The appraisers shall then appraise the loss, stating separately actual cash value and loss to each item; and, failing to agree, shall submit their differences, only, to the umpire. An award in writing, so itemized, of any two when filed with the Insurer shall determine the amount of actual cash value and loss. Each appraiser shall be paid by the party selecting him and the expenses of appraisal and umpire shall be paid by the parties equally.

**Q. Options:** It shall be optional with the Insurer to take all, or any part, of the property at the agreed or appraised value, and also to repair, rebuild or replace the property destroyed or damaged with other of like kind and quality within a reasonable time, on giving notice of its intention so to do within 30 days after the receipt of the proof of loss herein required.

**R. Abandonment:** There shall be no abandonment to the Insurer of any property.

**S. When Loss Payable:** The amount of loss for which the Insurer may be liable shall be payable 60 days after proof of loss, as herein provided, is received by the Insurer and ascertainment of the loss is made either by agreement between the Insured and the Insurer expressed in writing or by the filing with the Insurer of an award as herein provided.

**T. Action Against the Insurer:** No suit or action on this policy for the recovery of any claim shall be sustainable in any court of law or equity unless all the requirements of this policy shall have been complied with, and unless commenced within 12 months next after the date of mailing of notice of disallowance or partial disallowance of the claim. An action on such claim against the Insurer may be instituted, without regard to the amount in controversy, in the United States District Court for the district in which the property shall have been situated.

**U. Subrogation:** In the event of any payment under this policy, the Insurer shall be subrogated to all the Insured's right of recovery therefor against any party, and the Insurer may require from the Insured an assignment of all rights of recovery against any party for loss to the extent that payment therefor is made by the Insurer. The Insured shall do nothing after loss to prejudice such right; however, this insurance shall not be invalidated should the Insured waive in writing prior to a loss any or all right of recovery against any party for loss occurring to the described property.

#### ENDORSEMENT 1

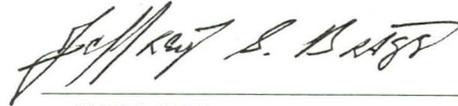
#### CONDOMINIUM ASSOCIATION ENDORSEMENT

If the named Insured on this policy is a condominium association, then at the time of loss by flood the following terms, subject to all other provisions of the policy, will apply:

1. The building coverage of this policy, subject to the stated limits will cover damage to all building items covered under the policy and owned in common by the condominium association members.
2. The building coverage of this policy, subject to the stated limits, is extended to cover damage to all structural items within the Individual Condominium Units, including walls, floors, ceilings, and their related coverings, such as paint, paper, panelling, carpeting, and tile. Also covered are installed appliances for heating, cooling, plumbing and electrical purposes. The structural items may be original installations or replacement or additional items.

3. The building coverage outlined in paragraph 2 above has application only to the extent that the policy's stated limits have not been exhausted under paragraph 1.
4. The policy deductible relating to the building coverage shall be applied against the total damage to all of the building's structural elements and not against the covered loss, and shall not be applied separately in the case of each unit sustaining damage.
5. The contents coverage of this policy covers damage, subject to the stated limits, to all contents items owned in common by the association members and contained in the insured building or removed therefrom in accordance with the policy's terms.
6. The policy deductible relating to contents coverage shall be applied against the total damage to all contents owned in common by the condominium association members and contained in the insured building or removed therefrom in accordance with the policy's terms and not against the covered loss.
7. Loss under this endorsement shall be adjusted with the condominium association and shall be payable to the insurance trustee of record, as designated by the association.

IN WITNESS WHEREOF, the Insurer has executed and attested these presents; but this policy shall not be valid unless countersigned by the duly authorized representative of the Insurer.



JEFFREY S. BRAGG  
 Administrator  
 Federal Insurance Administration

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#### PROCEDURES IN CASE OF A FLOOD

For the protection of you and your family, the following tips are suggested as guidelines by the National Flood Insurance Program. If you are ever in doubt as to what action is needed, consult local disaster officials or call toll-free: (800) 638-6620.

Know your agent's name and phone number. List them here for fast reference:

Agent \_\_\_\_\_ Phone Number \_\_\_\_\_

- Protect the flood property—both building and contents—from further damage, if at all possible;
- Please notify your insurance agent as soon as possible after the flood;
- Remind your agent to assign the claim to an approved NFIP claims adjuster;
- Determine the claims adjuster assigned to your claim and contact him if you have not been contacted within 24 hours after you reported the claim to your insurance agent;
- As soon as possible separate the damaged property from undamaged property and store all property so it can be inspected and evaluated;
- In order to help the claims adjuster, try to take pictures of the outside of the premises showing the flooding and the damage and similar pictures of the inside of the premises showing the height of the water and the damaged property;
- Place all books, records, receipts and any other loss verification material in a safe place for examination and evaluation by the claims adjuster;
- Work cooperatively and promptly with the claims adjuster to determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies), if flood was caused by other than natural cause;
- Make certain the claims adjuster fully explains all allowances and procedures for processing claim payments, based on your Proof of Loss which the policy requires you to send us within 60 days of the loss; and
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP—claims adjusters have no authority to approve or deny claims and only report to the NFIP on the elements of flood cause and damage.

## HIGHLIGHTS OF THE JUNE 1982 NFIP POLICY CHANGES

The following announcement is being sent with all new policy jackets.

NOTICE: The terms of the enclosed Standard Flood Insurance Policy were amended, effective June 1, 1982, as published in the Federal Register in Volume 47, page 19138, on May 4, 1982. Since the new policy represents the coverage provided to you by the National Flood Insurance Program, the following coverage limitations are being brought to your attention at this time:

- Mobile homes in Special Flood Hazard Areas will not be covered unless anchored to comply with the community's Flood Plain Management Ordinances.
- The coverage limit for works of art, gems, precious materials and the like which are easily removed from reach of flood waters has been reduced from \$500 to \$250.
- The deductible for contents losses has been changed from \$200 to \$500.
- The deductible for building losses has been changed from \$200 to \$500. (The \$200 deductible was established in 1970. The change reflects the impact of increased cost of repairs and construction.)
- The deductible for reasonable expense incurred in the temporary removal of a mobile home or personal property away from the peril of flood has been changed from \$200 to \$50.  
The deductible for reasonable expenses incurred in the temporary removal of contents has been changed from \$200 to \$50.  
(The reduction in these two deductibles is intended to encourage action that will reduce claims payments.)
- Replacement cost coverage will be available only to a single family principal residence, not including mobile homes.
- Flood Insurance for any newly constructed or substantially improved buildings located in any Special Flood Hazard Area, except for Coastal High Hazard Areas, will not cover:
  - solid, non-load bearing walls that are located below the lowest floor used for rating;
  - open, wood constructed lattice "breakaway" walls, insect screening or other "breakaway" walls and any personal property or other contents that are located below the lowest floor used for rating;
  - any personal property or other contents located outside the foundation walls or in the open; and
  - machinery or equipment servicing the building, which includes but is not limited to heating equipment, water heaters, air conditioning equipment and air ducts that are located in the open and are below the lowest floor used for rating.(These limitations also apply to the addition of any of these items to existing buildings after June 1, 1982.)
- In the case of the Dwelling Policy, appurtenant structures coverage only applies to detached garages and carports.

Insurance coverage and premium are based on the description of the property contained on your current insurance policy. Review the computer printed Policy Declaration page to make sure the information is correct. Your insurance protection can be jeopardized if you have made alterations or substantial improvements to your building which are not reflected on the policy. This includes such modifications as changing an unfinished basement into a totally or partially finished basement with more than twenty linear feet of finished walls or equipping it for use as a kitchen or habitable or business area, or enclosing an area beneath the lowest floor of an elevated building. (See Article VIII, Section F of Dwelling form; Section E of General Property Form.)

Contact your insurance agent about any changes so that the appropriate endorsement can be submitted to protect your insurance coverage. If you have any questions about the new policy changes, please see your local insurance agent.

*The Flood Insurance Program is a Federal Program. Willful misrepresentation of information by the insurance applicant or insurance agent is a criminal offense punishable by imprisonment, fine or both.*

**ERRATA  
TO THE JUNE 1982 NFIP MANUAL  
AUGUST 1982**

Please make these corrections, additions and clarifications in your *Flood Insurance Manual* as explained in the following directions. Each of these changes is referenced to a correlating *Manual* page number.

In box, under "Supply Orders, Map Orders" change "10817" zip code to: Page REF2

20817

Region V, second column, second line, second word. Spelling of name "Betti Gene Patterson" should be changed to: Page REF4

Betti Jene Patterson

Region VI, first column, third and fourth lines, change zip code "77090" and telephone number "(713)440-4411" to:

77073 and (713)443-7214

Region VIII, first column, second, third and fourth lines, delete address and phone number "134 Union Blvd., Suite 210, Denver, CO 80228, (303)986-4597" and insert:

1320 Simms Street, Suite 1  
Golden, CO 80401  
(303)232-6643

Region IX, first column, second line, delete street number and suite number, "351 California Street, Suite 1416" and insert:

425 California Street, Suite 2401

Region XI, second column, delete name "Margarita Nevarez, Manager" and insert the following:

Joseph Eisemann, Manager  
Ilia Ferrer, Assistant

First paragraph, second line, delete "(Dwelling Form)." First paragraph, fourth line, delete "written on the dwelling form." Page GR7

Add the following sentence after second line on the page: Page GR9

This would not exclude a travel trailer which is no longer a travel trailer, but is a permanently constructed building in accordance with the community's building permit requirements and other flood plain management ordinances for the construction of buildings.

Second paragraph, last line, delete "above." and insert: Page GR10

on page GR9.

- Page GR13** Third paragraph from bottom of page, last line. at end of paragraph, add:  
(See page GR14.)
- Page GR18** Sixth paragraph, third line, add the underlined word to the sentence in your manual:  
  
For the purpose of determining insurance rates, buildings for which the start of construction or substantial improvement was on or before December 31, 1974, or before the effective date of the initial FIRM for the community, whichever is later, are considered Pre-FIRM construction.
- Page GR19** Third paragraph, note underlined changes:  
  
To qualify for Zone AOB/AHB rating, the insurance applicant *must* attach to the Application form a letter signed by a responsible community official certifying that the building's lowest floor is elevated to or above the community's approved Flood Plain Management Standards, or a certification from a licensed engineer that states that the building's lowest floor is elevated as high as or higher than the community's Flood Plain Management Standards.
- Page DB2** Seventh line from the bottom of the page, first word, delete the word "sheer" and insert the word:  
  
shear
- Page DB3** First paragraph, third line, first word, delete the word "sheer" and insert the word:  
  
shear
- Page APP2** Eighth paragraph, add the following sentence at the end of the paragraph:  
  
If there is more than one building at the property location, see Section ⑧ instructions.
- Page PRE3** Contents location diagrams on left side of page. The shaded (dotted) areas in the diagrams may not be as dark as they should be. Use the identical diagrams on pages POST3 and POST4 if you need clearer depictions.
- Page POST4** Top left column head, after the word "Location," insert an asterisk:  
  
Contents  
Location\*
- Pages POST6 through POST13** Because the following sentence is an important reminder which pertains to each of these pages, you may want to write it at the bottom of each page:  
  
The Elevation Certificate is required on new construction for Zones AO, AH and A99.
- Pages POST8 POST9** First sentence on each page, delete the word "Single" and insert:  
  
2-4