

Appendix I: Policyholder Communications *continued*

- 3. Declarations Page Sample (Endorsement), Page 1..... I-10
- 4. Declarations Page Sample (Endorsement), Page 2..... I-11
- E. Requirements I-12
- III. Building Replacement Cost Value Update Notice.....I-24**
- A. BRCV Overview I-24
- B. Sample BRCV Notifications I-25
 - 1. Other Residential Building, Non-Residential Building, and
Non-Residential Unit Notification I-25
 - 2. Residential Condominium Building Association Policy (RCBAP) Notification..... I-26
- IV. Severe Repetitive Loss Property Notice.....I-27**
- A. Overview..... I-27
- B. Sample SRL Notifications I-28
 - 1. Policyholder SRL Notification, Page 1 I-28
 - 2. Policyholder SRL Notification, Page 2 I-29
 - 3. Agent SRL Notification, Page 1 I-30
 - 4. Agent SRL Notification, Page 2 I-31
 - 5. Lender SRL Notification, Page 1 I-32
 - 6. Lender SRL Notification, Page 2 I-33
- V. FIRA NoticeI-34**
- A. Overview..... I-34
- B. Sample FIRA Documents I-35
 - 1. FIRA Introduction Letter I-35
 - 2. NFIP FIRA Property Claims History, Page 1 I-36
 - 3. NFIP FIRA Property Claims History, Page 2 I-37
 - 4. FIRA Acknowledgment Form, Page 1 I-38
 - 5. FIRA Acknowledgment Form, Page 2 I-39
- VI. Leased Federal Property Notice.....I-40**
- A. Overview..... I-40
- B. Sample LFP Notifications..... I-41
 - 1. Policyholder LFP Notification..... I-41
 - 2. Agent LFP Notification..... I-42
 - 3. Lender LFP Notification I-43
- VII. Provisional Rating NoticeI-44**
- A. Overview..... I-44
- B. Sample Document I-44
 - 1. Policyholder Provisional Rating Notification..... I-44
- VIII. Renewal Notice, Renewal Notice (This Is A Copy of Your Bill),
and Expiration NoticeI-45**
- A. Overview..... I-45
- B. Sample Notifications (WYO Versions)..... I-46
 - 1. Renewal Notice (WYO Version), Page 1 I-46
 - 2. Renewal Notice (WYO Version), Page 2 I-47
 - 3. Renewal Notice (WYO Version), Page 3 I-48
 - 4. Renewal Notice (This Is a Copy of Your Bill) (WYO Version), Page 1 I-49
 - 5. Renewal Notice (This Is a Copy of Your Bill) (WYO Version), Page 2 I-50

Appendix I: Policyholder Communications *continued*

- 6. Renewal Notice (This Is a Copy of Your Bill) (WYO Version), Page 3 I-51
- 7. Expiration Notice (WYO Version), Page 1 I-52
- 8. Expiration Notice (WYO Version), Page 2 I-53
- 9. Expiration Notice (WYO Version), Page 3 I-54
- C. Sample Notifications (NFIP Direct Versions) I-55
 - 1. Renewal Notice (NFIP Direct Version), Page 1 I-55
 - 2. Renewal Notice (NFIP Direct Version), Page 2 I-56
 - 3. Renewal Notice (NFIP Direct Version), Page 3 I-57
 - 4. Renewal Notice (This Is a Copy of Your Bill) (NFIP Direct Version), Page 1 I-58
 - 5. Renewal Notice (This Is a Copy of Your Bill) (NFIP Direct Version), Page 2 I-59
 - 6. Renewal Notice (This Is a Copy of Your Bill) (NFIP Direct Version), Page 3 I-60
 - 7. Expiration Notice (NFIP Direct Version), Page 1 I-61
 - 8. Expiration Notice (NFIP Direct Version), Page 2 I-62
 - 9. Expiration Notice (NFIP Direct Version), Page 3 I-63
- D. Notification Requirements I-64
- IX. **Cancellation Verification Letter** I-74
 - A. Overview I-74
 - B. Sample Document I-74

Appendix J: Sample Scenarios

- I. **Sample Scenarios** J-1
 - Scenario 1. Post-FIRM, Single-Family Home with Basement J-2
 - Scenario 2. Pre-FIRM, Single-Family Home, Elevated J-3
 - Scenario 3. Post-FIRM, Single-Family Home, Elevated J-4
 - Scenario 4. Post-FIRM, Residential Condo Unit Within a Residential
Condominium Building, Elevated J-5
 - Scenario 5. Post-FIRM, Residential Condominium Building Association
Policy, Non-Elevated J-6
 - Scenario 6. Pre-FIRM, Non-Residential, Provisionally Rated J-7
 - Scenario 7. Post-FIRM, Non-Residential Business, Non-Elevated J-8

Appendix K: Documentation Requirements Guide

- Documentation Requirements K-1

Appendix L: Definitions and Acronyms

- I. **Definitions** L-1
- II. **Acronyms** L-12

Tables

1. Introduction

- Table 1. Major NFIP Reform Legislation 1-2
- Table 2. Organization of the *NFIP Flood Insurance Manual* 1-4
- Table 3. NFIP Topics and Contact Information 1-7

2. Before You Start

Table 1. Standard Flood Insurance Policy Forms.....2-1

Table 2. Where the NFIP Offers Insurance.....2-5

Table 3. Where the NFIP Does Not Offer Insurance.....2-5

Table 4. Buildings the NFIP Insures2-7

Table 5. Buildings the NFIP Does Not Insure2-11

Table 6. Contents Eligibility Examples.....2-12

Table 7. NFIP Coverage Exclusions and Limitations.....2-12

Table 8. Effective Date with a 30-Day Waiting Period2-15

Table 9. Effective Date When Eligible for the Map Revision Exception2-16

Table 10. Effective Date When Potentially Eligible for the Loan Exception.....2-17

Table 11. General Procedures to Reform a Policy2-22

Table 12. Reformation Timeframes and Effective Dates.....2-23

Table 13. How to Handle a Claim Involving Policy Reformation.....2-24

Table 14. Reformation Timeframes and Effective Dates When the Geolocation
or Flood Zone Is Incorrect2-26

Table 15. How to Handle a Claim Involving Policy Reformation When the Geolocation
or Flood Zone is Incorrect2-26

3. How to Write

Table 1. NFIP Rating Information3-2

Table 2. Requirements for Latitude and Longitude Coordinates3-5

Table 3. CRS Premium Discounts By Class3-8

Table 4. Building Occupancy: Building or Contents Coverage for a Building or Unit3-9

Table 5. Building Occupancy: Contents Coverage on a Separate Policy.....3-12

Table 6. Building Description Options3-12

Table 7. Construction Type Determination3-14

Table 8. Foundation Type – Slab on Grade (Non-Elevated)3-15

Table 9. Foundation Type – Basement (Non-Elevated)3-16

Table 10. Foundation Type – Elevated Without Enclosure on Posts, Piles, or Piers3-17

Table 11. Foundation Type – Elevated With Enclosure on Posts, Piles, or Piers
(With an Enclosure Below the Elevated Floor).....3-19

Table 12. Foundation Type – Elevated With Enclosure Not on Posts, Piles, or Piers
(Solid Foundation Walls)3-19

Table 13. Foundation Type – Crawlspace (Elevated or Non-Elevated
Subgrade Crawlspace).....3-20

Table 14. First Floor Height Measurement by Foundation Type.....3-21

Table 15. Completing the Application Form Using Section C
of the Elevation Certificate (EC).....3-24

Table 16. Completing the Application Form Using Section E
of the Elevation Certificate (EC).....3-25

Table 17. M&E Location for Discount Eligibility.....3-28

Table 18. Eligibility for a Floodproofing Discount.....3-31

3. How to Write *continued*

Table 19. Square Footage Calculation.....3-33

Table 20. Applying the Prior NFIP Claims Rating Factor.....3-35

Table 21. Policy with Prior NFIP Claims Example3-36

Table 22. Mitigation Actions, Requirements, and Documentation3-38

Table 23. Date of Construction – Manufactured/Mobile Homes and Travel Trailers3-41

Table 24. Maximum Coverage Limits in the Regular Program.....3-44

Table 25. Maximum Coverage Limits in the Emergency Program.....3-45

Table 26. Deductible Options: Single-Family Home, Residential
Manufactured/Mobile Home, Residential Unit, Two-to-Four Family Building.....3-46

Table 27. Deductible Options: Other Residential Building, Non-Residential Building,
Non-Residential Manufactured/Mobile Building, Non-Residential Unit3-47

Table 28. Deductible Options: Residential Condominium Building3-47

Table 29. Impact of a Lapse on Pre-FIRM Discount Eligibility3-48

Table 30. Application Response on Lapse and Pre-FIRM Discount Eligibility3-49

Table 31. Impact of a Lapse on Newly Mapped Discount Eligibility.....3-51

Table 32. Application Response on Newly Mapped Discount Eligibility.....3-52

Table 33. Reserve Fund Assessment.....3-54

Table 34. HFIAA Surcharge3-54

Table 35. Federal Policy Fee3-55

Table 36. Probation Surcharge3-55

Table 37. Methods for Insuring Condominiums3-56

Table 38. Condominium Association Coverage for Residential Condominium
Association Building (Scenario #1)3-57

Table 39. Residential Unit Owner Coverage in Residential Condominium
Building (Scenario #2)3-62

Table 40. Assessment Coverage After a Loss3-65

Table 41. Residential Unit Owner Coverage in Non-Residential Condominium
Building (Scenario #3)3-65

Table 42. Condominium Association Coverage for Non-Residential Condominium
Building (Scenario #4)3-68

Table 43. Non-Residential Unit Owner Coverage in Residential or Non-Residential
Condominium (Scenario #5).....3-71

Table 44. Single-Family Residential Building or Individual Residential Townhouse
or Rowhouse in a Condominium Complex.....3-73

Table 45. Residential Condominium Building with 2-4 Units, or a Unit in Such a
Building (Non-Townhouse/Rowhouse).....3-74

Table 46. Residential Condominium Building with Five or More Units, or a Unit
in Such a Building (Non-Townhouse/Rowhouse).....3-75

Table 47. Non-Residential Condominium Building, or Unit in Such a Building.....3-76

Table 48. Provisional Rates for all Policy Types.....3-78

Table 49. Calculate Premium for a Provisional-Rated Policy3-79

4. How to Endorse

Table 1. Procedures if a Premium-Bearing Endorsement Results in Insufficient Premium.....4-3

Table 2. Effective Dates for Endorsements Removing Coverage.....4-6

Table 3. Endorsement Effective Date When Applying a Rating Adjustment.....4-9

Table 4. Endorsement Effective Date When Applying a Rating Correction4-9

Table 5. Endorsement Effective Date When Using an EC4-10

Table 6. Endorsement Effective Date for a Rate Category Change.....4-12

Table 7. Examples of Other Premium-Bearing Endorsements4-12

5. How to Renew

Table 1. General Renewal Information5-1

Table 2. Renewal Notification Requirements.....5-2

Table 3. Premium Payment5-3

Table 4. Determine the Renewal Effective Date5-4

6. How to Cancel

Table 1. Valid Cancellation Reason Codes6-1

Reason Code 01. Building sold, removed, or destroyed6-2

Reason Code 02. Contents sold, removed, or destroyed.....6-3

Reason Code 07. Property closing did not occur.....6-4

Reason Code 03. Policy canceled and rewritten to establish a common expiration date with other insurance coverage for the same building6-4

Reason Code 04. Duplicate NFIP policies6-5

Reason Code 10. Condominium unit or association policy converting to RCBAP.....6-6

Reason Code 26. Duplicate policy from source other than NFIP.....6-7

Reason Code 06. Property not eligible for coverage.....6-7

Reason Code 27. Property becomes ineligible for coverage during policy term.....6-8

Reason Code 29. Building physically altered and no longer eligible for NFIP coverage6-9

Reason Code 28. Insurance no longer required by lender.....6-10

Reason Code 05. Invalid payment6-10

Reason Code 23. Fraud or Misrepresentation6-11

Reason Code 30. Insufficient premium to retain coverage.....6-11

Reason Code 13. Nullification prior to policy effective date6-12

Reason Code 20. SRL written with incorrect insurer6-13

Reason Code 21. Continuous lake flooding or closed basin lakes.....6-13

Reason Code 22. Cancel and rewrite due to administrative error.....6-13

Appendix C: Quick Start Guide

Table 1. Building Occupancy, Policy Form, and Coverage AmountsC-1

Appendix F: Severe Repetitive Loss Properties

Table 1. Mitigation Actions, Requirements, and DocumentationF-3

Appendix G: Leased Federal Properties

Table 1. Requirements for LFPs.....G-1

Appendix I: Policyholder Communications

Table 1. Underwriting Related Policyholder Communication I-1
 Table 2. Declarations Page Requirements I-12
 Table 3. Renewal Notice, Renewal Notice (This Is a Copy of Your Bill), and
 Expiration Notice Requirements I-64

Figures

1. Introduction

Figure 1. NFIP Partners.....1-2
 Figure 2. How to Seek NFIP Technical Assistance1-6

3. How to Write

Figure 1. Overview of NFIP Rating Data Sources and Rating Factors3-1

Appendix A: Policy

Dwelling FormA-3
 General Property FormA-34
 Residential Condominium Building Association Policy FormA-62

Appendix B: Forms

NFIP Flood Insurance ApplicationB-1
 NFIP Flood Insurance General Change Endorsement.....B-4
 NFIP Flood Insurance Cancellation/Nullification Request FormB-6
 NFIP Residential Basement Floodproofing CertificateB-8
 NFIP Dry Floodproofing Certificate for Non-Residential StructuresB-12
 NFIP Elevation Certificate and Instructions.....B-16

Appendix D: Flood Maps

Figure 1. Annotated Flood Insurance Rate Map (FIRM)D-7