



Federal Emergency Management Agency  
Washington, D.C. 20472

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**MEMORANDUM TO:** *Flood Insurance Manual* Subscribers

**FROM:** Anthony S. Lowe   
Administrator  
National Flood Insurance Program

**SUBJECT:** October 1, 2003, Revisions to the Producer's Edition  
of the *Flood Insurance Manual*

The National Flood Insurance Program (NFIP) is pleased to provide you with the latest updates to the Producer's Edition of the *Flood Insurance Manual*.

Your new revision pages contain all of the changes that will go into effect October 1, 2003. Changes are identified by a vertical bar in the margin of the amended pages, and related footers have been modified to reflect the October 1, 2003, effective date.

Following are highlights of the October 2003 revisions:

- Clarified the rule for insuring a building separated into divisions by solid, vertical, load-bearing, interior walls. (GR section)
- Explained procedures whereby policies written in error as Standard B, C, and X Zone policies may be endorsed or rewritten as Preferred Risk Policies. (PRP section)

The NFIP is committed to providing up-to-date information so that you can assist your customers in securing the best flood protection available for their individual needs.

Attachment



# Change Record Page

## Effective Date: October 1, 2003

Updates and corrections to the Producer's Edition of the NFIP *Flood Insurance Manual* are distributed semiannually. Each change is highlighted by a vertical bar in the margin of the page. The effective date of each page is shown in the bottom right corner.\*

Please keep this Change Record Page in your manual for reference.

Remove	Insert
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APP 9-10	APP 9-10
RATE 13-14, 31-46	RATE 13-14, 31-46
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policies and subsequent renewals of those policies must be based upon the specific anchoring requirements identified below:

A manufactured (mobile) home located within a Special Flood Hazard Area must be anchored to a permanent foundation to resist flotation, collapse, or lateral movement by providing over-the-top or frame ties to ground anchors; or in accordance with manufacturer's specifications; or in compliance with the community's floodplain management requirements.

b. Manufactured (Mobile) Homes - Continuously Insured Since September 30, 1982

All manufactured (mobile) homes on a foundation continuously insured since September 30, 1982, can be renewed under the previously existing requirements if affixed to a permanent foundation.

Manufactured (mobile) homes in compliance with the foundation and anchoring requirements at the time of placement may continue to be renewed under these requirements even though the requirements are more stringent at a later date.

To be adequately anchored, the manufactured (mobile) home is attached to the foundation support system, which in turn is established (stabilized) into the ground, sufficiently to resist flotation, collapse, and lateral movement caused by flood forces, including wind forces in coastal areas.

3. Silos and Grain Storage Buildings
4. Cisterns
5. Buildings Entirely Over Water - Constructed or Substantially Improved Before October 1, 1982

Follow "submit for rate" instructions in the Rating section for insurance on Post-FIRM buildings located entirely in, on, or over water or seaward of mean high tide for these buildings. Pre-FIRM buildings constructed before October 1, 1982, are eligible for normal Pre-FIRM rates.

If the building's start of construction occurred on or after October 1, 1982, the building is ineligible for coverage.

6. Buildings Partially Over Water

Follow "submit for rate" instructions in the Rating section for buildings partially over water. However, Pre-FIRM buildings are eligible for normal Pre-FIRM rates.

7. Boathouses Located Partially Over Water

The non-boathouse parts of a building into which boats are floated are eligible for coverage if the building is partly over land and also used for residential, commercial, or municipal purposes and is eligible for flood coverage. The area above the boathouse used for purposes unrelated to the boathouse use (e.g., residential occupancy) is insurable from the floor joists to the roof including walls. A common wall between the boathouse area and the other part of the building is insurable. The following items are not covered:

- a. The ceiling and roof over the boathouse portions of the building into which boats are floated.
- b. Floors, walkways, decking, etc., within the boathouse area, or outside the area, but pertaining to boathouse use.
- c. Exterior walls and doors of the boathouse area not common to the rest of the building.
- d. Interior walls and coverings within the boathouse area.
- e. Contents located within the boathouse area, including furnishings and equipment, relating to the operation and storage of boats and other boathouse uses.

The Flood Insurance Application form with photographs, but without premium, must be submitted to the NFIP for premium determination. No coverage becomes effective until the NFIP approves the insurance application, determines the rate, and receives the premium. However, buildings in existence prior to October 1, 1982, may continue to be rated using the published rate.

## 8. Buildings in the Course of Construction

Buildings in the course of construction that have yet to be walled and roofed are eligible for coverage except when construction has been halted for more than 90 days and/or if the lowest floor used for rating purposes is below the Base Flood Elevation (BFE). Materials or supplies intended for use in such construction, alteration, or repair are not insurable unless they are contained within an enclosed building on the premises or adjacent to the premises.

## 9. Repetitive Loss Target Group Properties

These must be processed by the NFIP Special Direct Facility. See the Repetitive Loss section of this manual for information.

## B. Single Building

To qualify as a single building structure and be subject to the single building limits of coverage, a building must be separated from other buildings by intervening clear space or solid, vertical, load-bearing division walls.

A building separated into divisions by solid, vertical, load-bearing walls from its lowest level to its highest ceiling may have each division insured as a separate building. A solid load-bearing interior wall cannot have any openings and must not provide access from one building or room into another (partial walls). If access is available through a doorway or opening, then the structure must be insured as one building.

Flood insurance for a unit of a multiple-unit complex may be written as a single-building policy, provided that: the unit is self contained; it is a separately titled unit contiguous to the ground; it has a separate legal description; and it is regarded as a separate property for other real estate purposes, meaning that it has most of its own utilities and may be deeded, conveyed, and taxed separately.

### Additions and Extensions

The NFIP insures additions and extensions attached to and in contact with the dwelling by means of a rigid exterior wall, a solid load-bearing interior wall, a stairway, an elevated walkway, or a roof. At the insured's option, additions and extensions connected by any of these methods may be separately insured. Additions and extensions attached to and in contact with the

building by means of a common interior wall that is not a solid load-bearing wall are always considered part of the dwelling and cannot be separately insured.

A policyholder who insured a building and an eligible addition or extension under separate policies effective before December 31, 2000, may not combine coverages under a single policy until the renewal date.

## C. Walls

### 1. Breakaway Walls

For an enclosure's wall to qualify as breakaway, it must meet *all* of the following criteria:

- a. Above ground level; and
- b. Below the elevated floor of an elevated structure; and
- c. Non-structurally supporting (non-load-bearing walls); and
- d. Designed to fail under certain wave force conditions; and
- e. Designed so that, as a result of failure, it causes no damage to the elevated portions of the elevated building and/or its supporting foundation system.

### 2. Shear Walls

Shear walls are walls used for structural support, but are not structurally joined or enclosed at the ends (except by breakaway walls). Shear walls are parallel (or nearly parallel) to the flow of the water and can be used in any zone.

### 3. Solid Foundation Perimeter Walls

Solid foundation perimeter walls are walls used as a means of elevating the building in A Zones and must contain sufficient openings to allow for the unimpeded flow of floodwaters more than 1 foot deep.

## D. Determination of Building Occupancy

The following terms should be used to determine the appropriate occupancy classification:

### 1. Single Family Dwellings

These are non-condominium residential buildings designed for principal use as a

dwelling place for one family, or a single-family dwelling unit in a condominium building. Residential single family dwellings are permitted incidental occupancies, including structures with office, professional, private school, or studio occupancies, including a small service operation, if such occupancies are limited to less than 50 percent of the building's total floor area.

## 2. 2-4 Family Dwellings

These are non-condominium residential buildings designed for principal use as a dwelling place of two to four families. Residential buildings, excluding hotels and motels with normal room rentals for less than 6 months' duration and containing no more than 4 dwelling units, are permitted incidental occupancies (see D.1 above). The total area of incidental occupancy is limited to less than 25 percent of the total floor area within the building.

## 3. Other Residential Buildings

These include hotels or motels where the normal occupancy of a guest is 6 months or more, or a tourist home or rooming house which has more than four roomers. This also includes residential buildings, excluding hotels and motels with normal room rentals for less than 6 months' duration and containing more than four dwelling units. These buildings are permitted incidental occupancies (see D.1 above). The total area of incidental occupancy is limited to less than 25 percent of the total floor area within the building. Examples of other residential buildings include dormitories and assisted living facilities.

## 4. Non-Residential Buildings

This category includes all other eligible occupancies (e.g., garages, poolhouses, recreational buildings, agricultural buildings, licensed bed and breakfasts, nursing homes, etc.).

# IV. CONTENTS ELIGIBILITY

## A. Eligible Contents

Contents must be located in a fully enclosed building or secured to prevent flotation out of the building.

## B. Vehicles and Equipment

The NFIP covers self-propelled vehicles or machines, provided they are not licensed for use on public roads and are:

1. Used mainly to service the described location; or
2. Designed and used to assist handicapped persons;

while the vehicles or machines are inside a building at the described location.

## C. Silos, Grain Storage Buildings, and Cisterns

Contents located in silos, grain storage buildings, and cisterns are insurable.

## D. Commercial Contents Coverage

Commercial contents in a residential property must be insured on the General Property Form.

# V. EXAMPLES OF ELIGIBLE RISKS

Since the question of coverage eligibility has frequently been raised, examples of eligible risks are provided below.

## A. Building Coverage

1. Cooperative Building--Entire Building in Name of Cooperative (General Property Form)

Cooperative buildings where at least 75 percent of the area of the building is used for residential purposes are considered as residential occupancies, and can be insured for a maximum building coverage of \$250,000 in a Regular Program community under the General Property Form. Since they are *not* in the condominium form of ownership, they cannot be insured under the RCBAP.

2. Time Sharing Building--Entire Building in Name of Corporation (General Property Form)

Timeshare buildings *not* in the condominium form of ownership where at least 75 percent of the area of the building is used for residential purposes are considered as residential occupancies under the NFIP, and can be insured for a maximum building coverage of \$250,000 under the General Property Form.

Timeshare buildings in the *condominium* form of ownership are eligible for coverage and must be insured under the RCBAP. These buildings are subject to the same eligibility, rating, and coverage requirements as other condominiums, including the requirement that 75 percent of the area of the building be used for residential purposes.

## **B. Contents Coverage**

Parts and equipment as open stock—not part of specific vehicle or motorized equipment—are eligible for coverage.

## **C. Condominiums**

Refer to pages CONDO 3 and 4.

## **VI. INELIGIBLE PROPERTY**

### **A. Buildings**

Coverage may not be available for buildings that are constructed or altered in such a way as to place them in violation of state or local floodplain management laws, regulations, or ordinances. Contents and personal property contained in these buildings are ineligible for coverage.

For example, section 1316 of the National Flood Insurance Act of 1968 allows the states to declare a structure to be in violation of a law, regulation, or ordinance. **Flood insurance is not available for properties that are placed on the 1316 Property List.** Insurance availability is restored once the violation is corrected and the 1316 Declaration has been rescinded.

### **B. Container-Type Buildings**

Gas and liquid tanks, chemical or reactor container tanks or enclosures, brick kilns, and similar units, and their contents are ineligible for coverage.

### **C. Buildings Entirely Over Water**

Buildings newly constructed or substantially improved on or after October 1, 1982, and located entirely in, on, or over water or seaward of mean high tide are ineligible for coverage.

### **D. Buildings Partially Underground**

If 50 percent or more of the building's actual cash value, including the machinery and equipment, which are part of the building, is below ground level, the building or units and their

contents are ineligible for coverage unless the lowest level is at or above the BFE and is below ground by reason of earth having been used as insulation material in conjunction with energy efficient building techniques.

## **E. Basement/Elevated Building Enclosures**

Certain specific property in basements and under elevated floors of buildings is excluded from coverage. See the policy contract for specific information.

## **VII. EXAMPLES OF INELIGIBLE RISKS**

Some specific examples of ineligible risks are provided below. See the policy for a definitive listing of property not covered.

### **A. Building Coverage**

1. Boat Repair Dock
2. Boat Storage Over Water
3. Boathouses (exceptions on page GR 3)
4. Camper
5. Cooperative Unit Within Cooperative Building
6. Decks (except for steps and landing; maximum landing area of 16 sq. ft.)
7. Drive-In Bank Teller Unit (located outside walls of building)
8. Fuel Pump
9. Gazebo (unless it qualifies as a building)
10. Greenhouse (unless it has at least two rigid walls and a roof)
11. Hot tub or spa (unless it is installed as a bathroom fixture)
12. Open Stadium
13. Pavilion (unless it qualifies as a building)
14. Pole Barn (unless it qualifies as a building)
15. Pumping Station (unless it qualifies as a building)
16. Storage Tank—Gasoline, Water, Chemicals, Sugar, etc.
17. Swimming Pool Bubble
18. Swimming Pool (indoor or outdoor)

19. Tennis Bubble
20. Tent
21. Time Sharing Unit Within Multi-Unit Building
22. Travel Trailer (unless converted to a permanent onsite building meeting the community's floodplain management permit requirements)
23. Water Treatment Plant (unless 51 percent of its actual cash value is above ground)

**B. Contents Coverage**

1. Automobiles--Including Dealer's Stock (assembled or not)
2. Bailee's Customer Goods--Including garment contractors, cleaners, shoe repair shops, processors of goods belonging to others, and similar risks
3. Contents Located in a Structure Not Eligible for Building Coverage
4. Contents Located in a Building Not Fully Walled and/or Contents Not Secured Against Flotation
5. Motorcycles--Including Dealer's Stock (assembled or not)
6. Motorized Equipment--Including Dealer's Stock (assembled or not)

**C. Non-Residential Condominium Unit**

The owner of a non-residential condominium unit cannot purchase a unit owner's policy. The association can purchase a condominium association policy to cover the entire building. Contents coverage only may be purchased by the unit owner.

**VIII. POLICY EFFECTIVE DATE**

**A. Binders**

No oral binder or contract is permitted. No written binder shall be effective unless issued with the express written authorization of the Federal Insurance and Mitigation Administration.

**B. Start of Waiting Period**

There is a standard 30-day waiting period for new applications and for endorsements to increase coverage.

1. If the application or endorsement form and the premium payment are received at the NFIP *within 10 days* from the date of application or endorsement request, or if mailed by certified mail within 4 days from the date of application or endorsement request, then the waiting period will be calculated from the *application or endorsement date*.
2. If the application or endorsement form and the premium payment are received at the NFIP *after 10 days* from the date of application or endorsement request, or are not mailed by certified mail within 4 days from the date of application or endorsement request, then the waiting period will be calculated from the *date the NFIP receives the application or endorsement*.

As used in VIII.B.1. and 2. above, the term "certified mail" extends to not only the U.S. Postal Service but also certain third-party delivery services. Acceptable third-party delivery services include Federal Express (FedEx), United Parcel Service (UPS), and courier services and the like that provide proof of mailing. Third-party delivery is acceptable if the delivery service provides documentation of the actual mailing date and delivery date to the NFIP insurer. Bear in mind that third-party delivery services deliver to street addresses but cannot deliver to U.S. Postal Service post office boxes.

**C. Effective Date**

1. New Policy (other than 2, 3, or 4 below)--The effective date of a new policy will be 12:01 a.m., local time, on the 30th calendar day after the application date and the presentment of premium. (Example: a policy applied for on May 3 will become effective 12:01 a.m., local time, on June 2.) The effective date of coverage is subject to the waiting period rule listed under B.1 or B.2 above.
2. New Policy (in connection with making, increasing, extending, or renewing a loan, whether conventional or otherwise)--Flood insurance, which is initially purchased in connection with the making, increasing, extending, or renewal of a loan, shall be effective at the time of loan closing, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing. (Example: presentment of premium and application date--April 3, refinancing--April 3 at 3:00

p.m., policy effective date--April 3 at 3:00 p.m.) This rule applies to all buildings regardless of flood zone. The waiting period rule listed under B.1 or B.2 above does not apply.

3. New Policy (in connection with mortgage portfolio reviews)--The 30-day waiting period does not apply when flood insurance is required as a result of a lender determining that a loan on a building in a Special Flood Hazard Area (SFHA) that does not have flood insurance coverage should be protected by flood insurance. The coverage is effective upon the completion of an application and the presentment of payment of premium. (Example: presentment of premium and application date--April 3, policy effective date--April 3.) The waiting period rule listed under B.1 or B.2 must be used.
4. New Policy (when the initial purchase of flood insurance is in connection with the revision or updating of a Flood Hazard Boundary Map or Flood Insurance Rate Map)--During the 13-month period beginning on the effective date of the map revision, the effective date of a new policy shall be 12:01 a.m., local time, following the day after the application date and the presentment of premium. This rule only applies where the Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) is revised to show the building to be in a Special Flood Hazard Area (SFHA) when it had not been in an SFHA. (Example: FIRM revised--January 1, 1995, policy applied for and presentment of premium--August 3, 1995, policy effective date--August 4, 1995.) The waiting period rule listed under B.1 or B.2 above must be used.
5. New Policy (in connection with a condominium association's purchase of an RCBAP)--There is a 30-day waiting period when a condominium association is purchasing a Residential Condominium Building Association Policy (RCBAP) unless the condominium association is required to obtain flood insurance as part of the security for a loan under the name of the condominium association.
6. New Policy (submit-for-rate application)--With three exceptions (described below), the effective date of a new policy will be 12:01 a.m., local time, on the 30th calendar

day after the presentment of premium. For NFIP Direct business, the presentment of premium is the same as the receipt date of the full premium at the NFIP Servicing Agent.

The *three exceptions* are as follows.

First, there is no waiting period if the initial purchase of flood insurance on a submit-for-rate application is in connection with making, increasing, extending, or renewing a loan, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing. The waiting period rule listed under B.1 or B.2 above does not apply.

Second, the 30-day waiting period does not apply when flood insurance is required as a result of a lender determining that a loan which does not have flood insurance coverage should be protected by flood insurance, because the building securing a loan is located in an SFHA. The coverage is effective upon the completion of an application and the presentment of payment of premium. This exemption from the 30-day waiting period applies only to loans in SFHAs, i.e., those loans for which the statute requires flood insurance. The waiting period rule listed under B.1 or B.2 above must be applied.

Third, during the 13-month period beginning on the effective date of a map revision, the effective date of a new policy shall be 12:01 a.m., local time, following the day after the date the increased amount of coverage is applied for and the presentment of additional premium is made. This rule applies only on an initial purchase of flood insurance where the Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) is revised to show the building to be in an SFHA when it had not been in an SFHA. The waiting period rule listed under B.1 or B.2 must be applied.

7. New Policy (rewrite Standard to PRP)--The 30-day waiting period does not apply when an insured decides to rewrite the existing policy at the time of renewal from Standard to a Preferred Risk Policy (PRP), provided that the selected PRP coverage limit amount is no higher than the next highest PRP amount above that which was carried on the Standard policy using the highest of building and contents coverage. In those cases where the Standard policy has only

one kind of coverage, either building or contents only, the 30-day waiting period applies.

In addition, if the structure is no longer eligible under the PRP or the insured decides to rewrite the existing PRP at renewal time to a Standard policy, the 30-day waiting period does not apply provided the coverage limit amount is no more than the previous PRP coverage amount or the next highest PRP amount above that.

8. New Policy (contents only)--Unless the contents are part of the security for a loan, the 30-day waiting period applies to the purchase of contents-only coverage by a condominium unit owner at the time of the loan, i.e., where building coverage is not being purchased by the unit owner.
9. New Policy (documentation required)--The insurer may rely on an agent's representation on the application that the loan exception applies unless there is a loss during the first 30 days of the policy period. In that case, the insurer must obtain documentation of the loan transaction, such as settlement papers, before adjusting the loss.
10. Community's Initial Entry or Conversion from Emergency to Regular Program--Process according to rules 1 through 9 above and 11 below.
11. Endorsements--With two exceptions (described below), the effective date for a new coverage or an increase in limits on a policy in force shall be 12:01 a.m., local time, on the 30th calendar day following the date of endorsement and the presentment of additional premium, or on such later date set by the insured to conform with the reason for the change.

The *two exceptions* are as follows.

First, during the 13-month period beginning on the effective date of a map revision, the effective date of an endorsement of an existing policy shall be 12:01 a.m., local time, following the day after the application date and the presentment of premium. This rule applies only where the FHBM or FIRM is revised to show the building to be in an SFHA when it had not been in an SFHA.

Second, the 30-day waiting period does not apply when the additional amount of flood insurance is required in connection with the

making, increasing, extending, or renewing of a loan, such as a second mortgage, home equity loan, or refinancing. The increased amount of flood coverage shall be effective at the time of loan closing, provided that the increased amount of coverage is applied for and the presentment of additional premium is made at or prior to the loan closing. The waiting period rule listed under B.1 or B.2 above does not apply.

12. Renewals (inflation increase option)--The 30-day waiting period does not apply when an additional amount of insurance is requested at renewal time that is no more than the amount of increase recommended by the insurer on the renewal bill to keep pace with inflation. The increased amount of coverage will be effective at 12:01 a.m. on the date of policy renewal provided the premium for the increased coverage is received before the expiration of the grace period.
13. Renewals (higher PRP limits)--The waiting period does not apply to a renewal offer to the insured for the next higher limits available under the PRP.
14. Renewals (deductible reduction)--The 30-day waiting period does not apply to a reduction of the deductible effective as of the renewal date.

## **IX. COVERAGE**

### **A. Limits of Coverage**

Coverage may be purchased subject to the maximum limits of coverage available under the Program phase in which the community is participating. Duplicate policies are not allowed.

### **B. Deductibles**

Deductibles apply separately to building coverage and to contents coverage.

### **C. Coverage D - Increased Cost of Compliance (ICC) Coverage**

For all new and renewal policies effective on or after May 1, 2003, the ICC limit of liability is \$30,000.

The SFIP pays for complying with a State or local floodplain management law or ordinance affecting repair or reconstruction of a structure suffering flood damage. Compliance activities eligible for

payment are: elevation, floodproofing, relocation, or demolition (or any combination of these activities) of the insured structure. Eligible floodproofing activities are limited to non-residential structures and residential structures with basements that satisfy FEMA's standards published in the Code of Federal Regulations [44 CFR 60.6 (b) or (c)].

ICC coverage is mandatory for all Standard Flood Insurance Policies, except that coverage is not available for:

1. Policies issued or renewed in the Emergency Program.
2. Condominium units, including townhouse/rowhouse condominium units. (The condominium association is responsible for complying with mitigation requirements.)
3. Group Flood Insurance Policies.
4. Appurtenant structures, unless covered by a separate policy.

ICC coverage contains exclusions in addition to those highlighted here. See the policy for a list of exclusions.

To be eligible for claim payment under ICC, a structure must:

- a. Be a repetitive loss structure as defined, for which NFIP paid a previous qualifying claim, in addition to the current claim. The state or community must have a cumulative, substantial damage provision or repetitive loss provision in its floodplain management law or ordinance being enforced against the structure; *OR*
- b. Be a structure that has sustained substantial flood damage. The state or community must have a substantial damage provision in its floodplain management law or ordinance being enforced against the structure.

The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium for each policy year.

#### **D. Reduction of Coverage Limits or Reformation**

In the event that the premium payment received is not sufficient to purchase the amounts of insurance requested, the policy shall be deemed to provide only such insurance as can be

purchased for the entire term of the policy for the amount of premium received.

Complete provisions for reduction of coverage limits or reformation are described in:

1. Dwelling Form, section VII, paragraph G.
2. General Property Form, section VII, paragraph G.
3. Residential Condominium Building Association Policy, section VIII, paragraph G.

## **X. SPECIAL RATING SITUATIONS**

### **A. Tentative Rates**

Tentative rates are applied when producers are unable to provide all required underwriting information necessary to rate the policy. Tentatively rated policies cannot be endorsed to increase coverage limits or renewed for another policy term until required actuarial rating information and full premium payment are received by the NFIP. If a loss occurs on a tentatively rated policy, the loss payment will be limited by the amount of coverage that the premium initially submitted will purchase (using the correct actuarial rating information), and not the amount requested by application.

### **B. Submit-For-Rate**

Some risks, because of their unique underwriting characteristics, cannot be rated using this manual. Certain risks must be submitted to the NFIP Underwriting Unit to determine the appropriate rate. Refer to page GR 8 for the applicable waiting period.

Submit-for-rate policies must be rerated annually using the newest rates. If the NFIP Direct or WYO company does not have all the underwriting information, it must request the missing information from the insured in order to properly rate the risk.

### **C. Provisional Rates**

Rules applicable to provisionally rated policies are provided in the Provisional Rating section of this manual.

### **D. Buildings in More Than One Flood Zone**

Buildings, not the land, located in more than one flood zone must be rated using the more hazardous zone.

This condition applies even though the portion of the building located in the more hazardous zone may not be covered under the SFIP, such as a deck.

## **XI. MISCELLANEOUS RULES**

### **A. Policy Term**

The policy term available is 1 year for both NFIP Direct business policies and policies written through WYO Companies.

### **B. Application Submission**

Flood insurance applications and presentment of premium must be mailed promptly to the NFIP. The date of receipt of premium for the NFIP insurer is determined by either the date received at its offices or the date of certified mail.

In the context of submission of applications, endorsements, and premiums to the NFIP, the term "certified mail" has been broadened to include not only the U.S. Postal Service but also certain third-party delivery services. For details, see the paragraph following VIII.B.2. on page GR 7.

Producers are encouraged to submit flood insurance applications by certified mail. Certified mail ensures the earliest possible effective date if the application and premium are received by the NFIP insurer more than 10 days from the application date. The date of certification becomes the date of receipt at the NFIP.

### **C. Delivery of the Policy**

The producer is responsible for delivering the declarations page and the policy contract of a new

policy to the insured and, if appropriate, to the lender. Renewal policy documentation is sent directly to the insured.

### **D. Assignment**

A property owner's flood insurance building policy may be assigned in writing to a purchaser of the insured property upon transfer of title without the written consent of the NFIP.

Policies on buildings in the course of construction and policies insuring contents only may not be assigned.

### **E. Producers' Commissions (Direct Business Only)**

The earned commission may be paid only to property or casualty insurance producers duly licensed by a state insurance regulatory authority. It shall not be less than \$10 and is computed for both new and renewal policies as follows: Based on the total prepaid amount (less the Federal Policy Fee) for the policy term, the commission will be 15 percent of the first \$2,000 of annualized premium and 5 percent on the excess of \$2,000.

Calculated commissions for mid-term endorsements and cancellation transactions will be based upon the same commission percentage that was paid at the policy term's inception.

Commissions for all Scheduled Building Policies are computed as though each building and contents policy was separately written.

For calculation of commission on an RCBAP, see the CONDO section.



PART I (OF 2) OF FLOOD INSURANCE APPLICATION

National Flood Insurance Program

CURRENT POLICY NUMBER

NEW

RENEWAL FL \_\_\_\_\_

IMPORTANT— PLEASE PRINT OR TYPE

POLICY TERM	DIRECT BILL INSTRUCTIONS:		POLICY PERIOD IS FROM _____ TO _____ 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION																																						
	<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		WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY  INITIAL PURCHASE OF FLOOD INSURANCE RELATED TO: <input type="checkbox"/> LOAN—NO WAITING <input type="checkbox"/> MAP REV. (ZONE CHANGE FROM NON-SFHA TO SFHA)—ONE DAY																																						
AGENT INFORMATION	ADDRESS OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER:		NAME, MAILING ADDRESS, AND TELEPHONE NO. OF INSURED:																																						
	AGENCY NO.: _____ AGENT'S TAX ID <input type="checkbox"/> OR SSN <input type="checkbox"/> _____ PHONE NO.: _____ FAX NO.: _____		INSURED'S SOCIAL SECURITY NUMBER: _____																																						
DISAS. ASST.	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FEMA <input type="checkbox"/> FHA																																								
	ENTER CASE FILE NUMBER OR INSURED'S SOCIAL SECURITY NUMBER _____ <input type="checkbox"/> OTHER (SPECIFY): _____																																								
FIRST MORTGAGE	NAME AND ADDRESS OF FIRST MORTGAGEE		IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, THE FOLLOWING MUST BE COMPLETED, INCLUDING THE NAME AND ADDRESS																																						
	LOAN NO.: _____ FAX NO.: _____ PHONE NO.: _____		<input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> DISASTER AGENCY <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> IF OTHER, PLEASE SPECIFY: _____																																						
PROPERTY LOCATION	IS INSURED PROPERTY LOCATION SAME AS INSURED MAILING ADDRESS? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, DESCRIBE PROPERTY LOCATION (DO NOT USE P.O. BOX).																																								
	LOAN NO.: _____ PHONE NO.: _____ FAX NO.: _____																																								
COMMUNITY	NAME OF COUNTY/PARISH _____ LOCATED IN AN UNINCORPORATED AREA OF THE COUNTY? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO																																								
	COMMUNITY NO./PANEL NO. AND SUFFIX FOR LOCATION OF PROPERTY INSURED _____ COMMUNITY PROGRAM TYPE IS: <input checked="" type="checkbox"/> REGULAR <input type="checkbox"/> EMERGENCY																																								
BUILDING	IS BUILDING IN SPECIAL FLOOD HAZARD AREA? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		FLOOD INSURANCE RATE MAP ZONE _____																																						
	BUILDING OCCUPANCY RESIDENTIAL: <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 24 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL (INCLUDING HOTEL/MOTEL) <input type="checkbox"/> NON-RESIDENTIAL		RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY ONLY. TOTAL NUMBER OF UNITS (INCLUDE NON-RES): <input type="checkbox"/> HIGH-RISE <input type="checkbox"/> LOW-RISE																																						
CONTENTS	BASEMENT OR ENCLOSED AREA BELOW AN ELEVATED BUILDING: <input type="checkbox"/> NONE <input type="checkbox"/> FINISHED <input type="checkbox"/> UNFINISHED		ESTIMATED REPLACEMENT COST IF SINGLE FAMILY PRINCIPAL RESIDENCE, RCBP, OR ANY V-ZONE BUILDING AMOUNT \$ _____																																						
	DOES INSURED QUALIFY AS A SMALL BUSINESS RISK? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO		IS BUILDING ELEVATED? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO																																						
CONSTRUCTION DATA	CONTENTS LOCATED IN: <input type="checkbox"/> BASEMENT/ENCLOSURE <input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE <input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL <input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER <input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR (IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING)		IS BUILDING ELEVATED, COMPLETE PART 2 OF THE FLOOD INSURANCE APPLICATION. IF YES, AREA BELOW IS: <input type="checkbox"/> FREE OF OBSTRUCTION <input type="checkbox"/> WITH OBSTRUCTION																																						
	IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO IF NO, PLEASE DESCRIBE: _____																																								
COVERAGE AND RATING	ALL BUILDINGS: CHECK ONE OF THE FIVE BLOCKS: <input type="checkbox"/> BUILDING PERMIT DATE OR <input type="checkbox"/> DATE OF CONSTRUCTION ____/____/____ (MM/DD/YY) <input type="checkbox"/> SUBSTANTIAL IMPROVEMENT DATE ____/____/____ (MM/DD/YY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOMES LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES ____/____/____ (MM/DD/YY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOMES LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT ____/____/____ (MM/DD/YY)																																								
	IS BUILDING POST-FIRM CONSTRUCTION? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO    BUILDING DIAGRAM NUMBER _____    LOWEST ADJACENT GRADE (LAG) _____ IF POST-FIRM CONSTRUCTION IN ZONES A, A1-A30, AE, AO, AH, V, V1-V30, VE, OR IF PRE-FIRM CONSTRUCTION IS ELEVATION RATED, ATTACH CERTIFICATION. LOWEST FLOOR ELEVATION _____ (-) BASE FLOOD ELEVATION _____ (=) DIFFERENCE TO NEAREST FOOT _____ (+ OR -) IN ZONES V AND V1-V30 ONLY DOES BASE FLOOD ELEVATION INCLUDE EFFECTS OF WAVE ACTION? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO    IS BUILDING FLOOD-PROOFED? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO (SEE FLOOD INSURANCE MANUAL FOR CERTIFICATION FORM)    ELEVATION CERTIFICATION DATE _____																																								
SIGNATURE	COVERAGE REQUESTED— CHECK ONE BLOCK: <input type="checkbox"/> BUILDING AND CONTENTS <input type="checkbox"/> BUILDING ONLY <input type="checkbox"/> CONTENTS ONLY																																								
	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">COVERAGE</th> <th colspan="3">BASIC LIMITS</th> <th colspan="3">ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)</th> <th rowspan="2">DEDUCTIBLE</th> <th rowspan="2">BASIC AND ADDITIONAL</th> <th rowspan="2">TOTAL PREMIUM</th> </tr> <tr> <th>AMOUNT OF INSURANCE</th> <th>RATE</th> <th>ANNUAL PREMIUM</th> <th>AMOUNT OF INSURANCE</th> <th>RATE</th> <th>ANNUAL PREMIUM</th> <th>PREM. REDUCTION/ INCREASE</th> <th>TOTAL AMOUNT OF INSURANCE</th> </tr> </thead> <tbody> <tr> <td>BUILDING</td> <td></td> <td></td> <td>.00</td> <td></td> <td></td> <td></td> <td>.00</td> <td>.00</td> <td>.00</td> </tr> <tr> <td>CONTENTS</td> <td></td> <td></td> <td>.00</td> <td></td> <td></td> <td></td> <td>.00</td> <td>.00</td> <td>.00</td> </tr> </tbody> </table>				COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	BUILDING			.00				.00	.00	.00	CONTENTS			.00				.00	.00
COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM																																
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE																														
BUILDING			.00				.00	.00	.00																																
CONTENTS			.00				.00	.00	.00																																

National Flood Insurance Program

ALL APPROPRIATE DATA PROVIDED BY THE INSURED OR OBTAINED FROM THE ELEVATION CERTIFICATE SHOULD BE REVIEWED AND TRANSCRIBED BELOW. THIS PART OF THE APPLICATION MUST BE COMPLETED FOR THE FOLLOWING BUILDING TYPES:

1. Post-FIRM construction located in Zones AI-A30, AE, AH, A, VI-V30, VE, and V.
2. Pre-FIRM construction located in Zones AI-A30, AE, AH, A, VI-V30, VE, and V when using optional Post-FIRM rating.

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

SECTION I—ALL BUILDING TYPES

1. Diagram number selected from Building Diagrams 1-8:
  2. The lowest floor is (round to nearest foot):  
 feet  above  below (check one) the lowest ground (grade) immediately next to the building.
  3. The garage floor (if applicable) or elevated floor (if applicable) is (round to nearest foot):  
 feet  above  below (check one) the lowest ground (grade) immediately next to the building.
  4. Machinery or equipment located at a level lower than the lowest floor is (round to nearest foot):  
 feet below the lowest floor.
  5. Site location
    - a) Approximate distance of site location to nearest shoreline:
 

<input type="checkbox"/> Less than 200 feet	<input type="checkbox"/> 500 to 1000 feet
<input type="checkbox"/> 200 to 500 feet	<input type="checkbox"/> More than 1000 feet
    - b) Source of flooding:
 

<input type="checkbox"/> Ocean	<input type="checkbox"/> River/stream
<input type="checkbox"/> Lake	<input type="checkbox"/> Other: _____
  6. Basement
    - a) Is the basement floor below grade on all four sides?  
 Yes  No
    - b) Does the basement contain machinery or equipment?  
 Yes  No
- If yes, check the appropriate items:
- |  |   |  |
|--|---|--|
| <input type="checkbox"/> Furnace   | <input type="checkbox"/> Heat pump      | <input type="checkbox"/> Air conditioner |
| <input type="checkbox"/> Hot water heater                                    | <input type="checkbox"/> Fuel tank      | <input type="checkbox"/> Cistern         |
| <input type="checkbox"/> Elevator equipment                                  | <input type="checkbox"/> Washer & dryer | <input type="checkbox"/> Food freezer    |
| <input type="checkbox"/> Other equipment or machinery servicing the building |   |  |
- c) Is the basement used for any purpose other than storage?  
 Yes  No
7. Garage
    - a) Is the garage attached to or part of the building?  
 Yes  No
    - b) Are there any openings (excluding doors) that are designed to allow the passage of flood waters through the garage?  
 Yes  No
    - c) Is the garage used solely for parking of vehicles, building access, and/or storage?  
 Yes  No
    - d) Does the garage contain machinery or equipment?  
 Yes  No

If yes, check the appropriate items:

<input type="checkbox"/> Furnace	<input type="checkbox"/> Heat pump	<input type="checkbox"/> Air conditioner
<input type="checkbox"/> Hot water heater	<input type="checkbox"/> Fuel tank	<input type="checkbox"/> Cistern
<input type="checkbox"/> Elevator equipment	<input type="checkbox"/> Washer & dryer	<input type="checkbox"/> Food freezer
<input type="checkbox"/> Other equipment or machinery servicing the building		

SECTION II—ELEVATED BUILDINGS  
(Including Manufactured [Mobile] Homes / Travel Trailers)

8. Elevating foundation of the building:
 

<input type="checkbox"/> Piers, posts, or piles
<input type="checkbox"/> Reinforced masonry piers or concrete piers or columns
<input type="checkbox"/> Reinforced concrete shear walls
<input type="checkbox"/> Solid perimeter walls

(Note: This is not an approved method for elevating in Zones VI-V30, VE, or V.)
  9. Does the area below the elevated floor contain machinery or equipment?  
 Yes  No  
If yes, check the appropriate items:
 

<input type="checkbox"/> Furnace	<input type="checkbox"/> Heat pump	<input type="checkbox"/> Air conditioner
<input type="checkbox"/> Hot water heater	<input type="checkbox"/> Fuel tank	<input type="checkbox"/> Cistern
<input type="checkbox"/> Elevator equipment	<input type="checkbox"/> Washer & dryer	<input type="checkbox"/> Food freezer
<input type="checkbox"/> Other equipment or machinery servicing the building		
  10. Area below the elevated floor:
    - a) Is the area below the elevated floor enclosed?  
 Yes  No  
If yes, check one of the following:  
 Partially  Fully  
If 10a is NO, do not answer 10b through 10f.
    - b) If enclosed, estimate size of area:  square feet.
  - c) Is the area below the elevated floor enclosed using materials other than insect screening or light wood lattice?  
 Yes  No
- If yes, check one of the following:
- |   |
|---|
| <input type="checkbox"/> Breakaway walls        |
| <input type="checkbox"/> Solid wood frame walls |
| <input type="checkbox"/> Masonry walls          |
| <input type="checkbox"/> Other: _____           |
- d) Is the enclosed area constructed with openings (excluding doors) to allow the passage of flood waters through the enclosed area?  
 Yes  No  
If yes, number of permanent openings (flood vents) within 1 ft. above adjacent grade: \_\_\_\_ Total Area of all permanent openings (flood vents) \_\_\_\_ sq. in.
- e) Is the enclosed area used for any purpose other than solely for parking of vehicles, building access, or storage?  
 Yes  No
- If yes, describe: \_\_\_\_\_
- f) Does the enclosed area have more than 20 linear feet of finished wall, paneling, etc?  
 Yes  No

SECTION III—MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS

11. Manufactured (Mobile) Home Data:  
Make:   
Year of manufacture:   
Model number:   
Serial number:
12. Manufactured (mobile) home dimensions:  x  feet.
13. Are there any permanent additions or extensions to the manufactured (mobile) home?  
 Yes  No  
If yes, the dimensions are:  x  feet.
14. The manufactured (mobile) home's anchoring system utilizes:
 

<input type="checkbox"/> Over-the-top ties	<input type="checkbox"/> Ground anchors
<input type="checkbox"/> Frame ties	<input type="checkbox"/> Slab anchors
<input type="checkbox"/> Frame connectors	<input type="checkbox"/> Other: _____
15. The manufactured (mobile) home was installed in accordance with:
 

<input type="checkbox"/> Manufacturer's specifications
<input type="checkbox"/> Local floodplain management standards
<input type="checkbox"/> State and/or local building standards
16. Is the manufactured (mobile) home located in a manufactured (mobile) home park/subdivision?  
 Yes  No

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 APPLICABLE FEDERAL LAW.

DATE  
(MM/DD/YY)

**TABLE 8. DEDUCTIBLE FACTORS**

**Single Family and 2-4 Family Building and Contents Policies<sup>1,2</sup>**

Deductible Options: Building/Contents	Post-FIRM \$500 Ded.	Pre-FIRM \$1,000 Ded.	Deductible Options: Building/Contents	Post-FIRM \$500 Ded.	Pre-FIRM \$1,000 Ded.
\$ 500/ \$500	1.000	1.100	\$4,000/\$1,000	.835	.850
\$1,000/ \$500	.975	1.050	\$4,000/\$2,000	.810	.825
\$1,000/\$1,000	.960	1.000	\$4,000/\$3,000	.785	.800
\$2,000/ \$500	.930	1.000	\$4,000/\$4,000	.765	.775
\$2,000/\$1,000	.915	.950	\$5,000/ \$500	.810	.875
\$2,000/\$2,000	.890	.925	\$5,000/\$1,000	.800	.825
\$3,000/ \$500	.890	.950	\$5,000/\$2,000	.785	.800
\$3,000/\$1,000	.875	.900	\$5,000/\$3,000	.770	.775
\$3,000/\$2,000	.850	.875	\$5,000/\$4,000	.755	.750
\$3,000/\$3,000	.825	.850	\$5,000/\$5,000	.740	.725
\$4,000/ \$500	.850	.900			

**Single Family and 2-4 Family Building Only or Contents Only Policies<sup>1,2</sup>**

Building	Post-FIRM \$500 Ded.	Pre-FIRM \$1,000 Ded.
\$500	1.000	1.100
\$1,000	.960	1.000
\$2,000	.900	.935
\$3,000	.850	.885
\$4,000	.800	.835
\$5,000	.750	.785

Contents <sup>3</sup>	Post-FIRM \$500 Ded.	Pre-FIRM \$1,000 Ded.
\$500	1.000	1.150
\$1,000	.950	1.000
\$2,000	.850	.900
\$3,000	.775	.825
\$4,000	.700	.750
\$5,000	.650	.675

**Other Residential and Non-Residential Policies<sup>1,2,4</sup>**

Bldg./Contents	Discount From		Amount	Building Only		Contents Only	
	Post-FIRM \$500 Ded.	Pre-FIRM \$1,000 Ded.		Post-FIRM \$500 Ded.	Pre-FIRM \$1,000 Ded.	Post-FIRM \$500 Ded.	Pre-FIRM \$1,000 Ded.
\$500/ \$500	1.000	1.050	\$500	1.000	1.050	1.000	1.050
\$1,000/\$1,000	.980	1.000	\$1,000	.975	1.000	.980	1.000
\$2,000/\$2,000	.940	.960	\$2,000	.940	.960	.950	.965
\$3,000/\$3,000	.910	.930	\$3,000	.910	.925	.925	.940
\$4,000/\$4,000	.885	.910	\$4,000	.880	.900	.900	.915
\$5,000/\$5,000	.870	.890	\$5,000	.850	.875	.875	.890
\$10,000/\$10,000	.775	.800	\$10,000	.750	.760	.775	.800
\$15,000/\$15,000	.725	.750	\$15,000	.675	.685	.700	.725
\$20,000/\$20,000	.675	.700	\$20,000	.600	.610	.650	.660
\$25,000/\$25,000	.625	.650	\$25,000	.550	.560	.600	.610
\$50,000/\$50,000	.500	.525	\$50,000	N/A	N/A	N/A	N/A

<sup>1</sup> Deductible factors for the RCBAP are located on page CONDO 22.

<sup>2</sup> The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium, for each policy year.

<sup>3</sup> Also applies to residential unit contents in Other Residential building or in multi-unit condominium building.

<sup>4</sup> Deductibles of \$10,000 to \$50,000 are available only for Non-Residential Policies.

**IV. INCREASED COST OF COMPLIANCE (ICC) COVERAGE**

Coverage is afforded under the Standard Flood Insurance Policy for the increased cost to rebuild, or otherwise alter, a flood-damaged structure to bring it into conformance with State or local floodplain management ordinances or laws.

ICC coverage is mandatory for all Standard Flood Insurance Policies except for (1) those sold in Emergency Program communities, (2) contents-only policies, (3) Dwelling Forms on individual condominium units, and (4) Group Flood Insurance. For these four cases, ICC

coverage is not available. In a condominium building, ICC coverage is only available through the Condominium Association's flood policy.

The current ICC coverage limit is \$30,000 per building or, for non-condominium townhouse construction, per unit, per policy. This coverage amount is in addition to the Building Amount of insurance purchased. However, for any one flood event, the amount of combined loss payment received from Building coverage and ICC coverage cannot exceed the maximum program limits of \$250,000 for residential structures and \$500,000 for non-residential structures.

**TABLE 9. STANDARD FLOOD INSURANCE POLICY INCREASED COST OF COMPLIANCE (ICC) COVERAGE Premiums for \$30,000 ICC Coverage**

All Except RCBAP, MPPP, Preferred Risk Policies, and Submit-For-Rate Policies

FIRM	Zone	Residential		Non-Residential	
		Building Amount of Insurance		Building Amount of Insurance	
		\$1 - \$240,000	\$240,001 - \$250,000	\$1 - \$490,000	\$490,001 - \$500,000
Post-FIRM	A, AE, A1-A30, AO, AH	\$ 6	\$ 4	\$ 6	\$ 4
	AR, AR DUAL ZONES	\$ 6	\$ 4	\$ 6	\$ 4
	POST-'81 V1-V30, VE	\$20	\$14	\$20	\$14
	'75-'81 V1-V30, VE	\$35	\$25	\$35	\$25
	A99, B, C, X, D	\$ 6	\$ 4	\$ 6	\$ 4
Pre-FIRM	A, AE, A1-A30, AO, AH	\$75	\$60	\$75	\$60
	AR, AR DUAL ZONES	\$ 6	\$ 4	\$ 6	\$ 4
	V, VE, V1-V30	\$75	\$60	\$75	\$60
	A99, B, C, X, D	\$ 6	\$ 4	\$ 6	\$ 4

- NOTES:** (1) ICC coverage does not apply to the Emergency Program, individually owned condominium units insured under the Dwelling Form or General Property Form, contents-only policies, and Group Flood Insurance Policies.
- (2) **The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium, for each policy year.**
- (3) Use only one ICC premium amount listed above for each building to be insured.
- (4) For scheduled building policies, apply ICC premium for each building.
- (5) Add Federal Policy Fee and Probation Surcharge, if applicable, when computing the premium.
- (6) Elevation-rated Pre-FIRM buildings should use Post-FIRM ICC premiums.
- (7) See RATE 19 for AR Zone and AR Dual Zone Rating information.
- (8) For flood policies issued through the Mortgage Portfolio Protection Program, use the rates and ICC premiums in the table on page MPPP 1.

- Be floodproofed to an elevation of 4 feet above grade (ground level) (1 foot above the community's minimum standard of 3 feet above grade [ground level]).
- The floodproofing must be certified by a registered professional engineer or architect on the Floodproofing Certificate or by a responsible local official in a letter containing the same information requested on the Floodproofing Certificate.
- The certification, certificate, or letter must accompany the NFIP Flood Insurance Application.

In order to be eligible for lower rates, the insured must have a registered professional engineer or architect certify that the floodproofing conforms to the minimum floodproofing specifications of FEMA. This means that the building must be floodproofed to at least 1 foot above the BFE. If floodproofed to 1 foot above the BFE or flood depth, it can then be treated for rating purposes as having a "0" elevation difference from the BFE. This certification must be submitted with the Application for flood insurance.

To further illustrate, if the building is certified to be floodproofed to 2 feet above the BFE, flood depth, or comparable community approved floodplain management standards, whichever is highest, then it is credited for floodproofing and is to be treated for rating purposes as having a +1 foot elevation.

## **XVIII. THE V-ZONE RISK FACTOR RATING FORM**

### **A. Use**

In conjunction with Table 10 (V-Zone Risk Rating Relativities Table), this *optional* form (see page RATE 33) 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:

- Establish a rate prior to issuing a new policy, or
- Appeal the rate charged on an existing policy.

Submit the V-Zone Risk Factor Rating Form for review, along with a copy of the site grading and structural plans, the Elevation Certificate, and photographs, if applicable.

### **B. Submission**

The completed form should be submitted to the NFIP Bureau and Statistical Agent, Underwriting Department, 7700 Hubble Drive, Lanham, MD 20706.

Confirmation of the relativity and established rate will be returned to the submitting producer, engineer, and builder/applicant in approximately 30 business days.

**TABLE 10. V-ZONE RISK RATING RELATIVITIES TABLE**

Building Point Total <sup>1</sup>	No Obstruction Rates			With Obstruction Rates		
	Replacement Cost Ratio .75 or More	Replacement Cost Ratio .50 to .74	Replacement Cost Ratio Under .50	Replacement Cost Ratio .75 or More	Replacement Cost Ratio .50 to .74	Replacement Cost Ratio Under .50
Less than 225	1.200	1.200	1.200	1.150	1.150	1.150
225 – 275	1.100	1.100	1.100	1.050	1.050	1.100
276 – 325	1.000	1.000	1.000	0.950	0.950	1.000
326 – 375	0.900	0.950	1.000	0.950	0.975	1.000
376 – 425	0.800	0.850	0.900	0.875	0.925	0.950
426 – 475	0.700	0.750	0.800	0.800	0.850	0.900
476 – 525	0.600	0.650	0.700	0.725	0.775	0.825
526 – 575	0.500	0.575	0.650	0.650	0.700	0.750
576 – 625	0.400	0.500	0.600	0.600	0.650	0.700

<sup>1</sup>Subtract from your Building Point Total all points assigned for Item I. LOWEST FLOOR ELEVATION and Item IV.A.1. Free of Obstruction because these factors are included in the rate prior to application of any V-Zone Risk Factor Rating Credit.

**U.S. DEPARTMENT OF HOMELAND SECURITY**  
**EMERGENCY PREPAREDNESS AND RESPONSE DIRECTORATE**

**NATIONAL FLOOD INSURANCE PROGRAM**

**V-ZONE RISK FACTOR**  
**RATING FORM**  
**AND**  
**INSTRUCTIONS**

# NATIONAL FLOOD INSURANCE PROGRAM V-ZONE RISK FACTOR RATING FORM

## PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this form is estimated to average 6 hours per response. The burden estimate includes the time for reviewing instructions and searching existing data sources, gathering and maintaining the data needed, and completing and submitting the form. You are not required to respond to this collection of information unless a valid OMB control number appears in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Emergency Preparedness and Response Directorate, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20472, Paperwork Reduction Project (1660-0006). **NOTE: Do not send your completed form to this address.**

## PURPOSE OF V-ZONE RISK FACTOR RATING FORM

The severe economic losses due to flood damage led to the establishment of the NFIP to fulfill the essential purposes of community flood hazard mitigation and provide flood hazard insurance protection. This certification form can be used to (1) guide designers, owners, local officials, agents, and others as they consider those types of siting, design, and construction activities that exceed minimum NFIP requirements, and (2) rate buildings and provide insurance premium discounts to those structures that exceed minimum NFIP siting, design, and construction requirements.

This form provides a basis for the actuarial rating of buildings and their contents on an individual risk basis that allows a rate discount for prudent building designs. This approach 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 that ensure that the risk of flood losses related to building placement and construction is borne by the owners of the properties at risk.

Thus, construction in coastal high hazard areas should follow certain construction guidelines. Those construction guidelines, explanations, data, and examples for residences are set forth in the third edition of the FEMA *Coastal Construction Manual* (CCM), which was published in June 2000.

To obtain a copy of the *Coastal Construction Manual*, you may submit a written request to:

FEMA Distribution Center  
P.O. Box 2012  
Jessup, MD 20794

or call toll-free 1-800-480-2520 and ask for the FEMA *Coastal Construction Manual*, either the print publication (FEMA 55) or the interactive CD-ROM (FEMA 55CD).

**U.S. DEPARTMENT OF HOMELAND SECURITY  
EMERGENCY PREPAREDNESS AND RESPONSE DIRECTORATE  
NATIONAL FLOOD INSURANCE PROGRAM**

O.M.B. No. 1660-0006  
Expires July 31, 2006

**V-ZONE RISK FACTOR RATING FORM**

**Important: Read the instructions that begin immediately after page 5 of 5 of this form.**

**SECTION A — PROPERTY INFORMATION**

			<b>FLOOD PROGRAM USE ONLY</b>	
POST-CONSTRUCTION PROPERTY ADDRESS (address of building being rated, if known)			V.R.N. NO.	
CITY	STATE	ZIP CODE	DATE REC.	INIT.
PROPERTY DESCRIPTION (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)				
BUILDING USE (e.g., Residential, Non-residential, Addition, Accessory, etc.)				
LATITUDE/LONGITUDE (Optional) (## ° - ## ' - ##.## " or ##.#### °)		HORIZONTAL DATUM <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983	SOURCE: <input type="checkbox"/> GPS (Type) <input type="checkbox"/> USGS Quad Map <input type="checkbox"/> OTHER	
ESTIMATED COST OF CONSTRUCTION (excluding cost of land)				

<b>Owner</b>				
Name _____				
Address (not necessarily the property being rated)		City	State	ZIP Code
Telephone Area Code and Exchange Number _____				

Elevation certification may be determined by a registered professional surveyor, engineer, or architect (attach certification). The elevation data and Flood Insurance Rate Map (FIRM) information may be obtained from the Elevation Certificate. If this certificate is not available, the professional certifying this document must determine the required information, if authorized by law.

NFIP Community No. \_\_\_\_\_ Base Flood Elevation (BFE)\* \_\_\_\_\_ Datum \_\_\_\_\_

FIRM Panel No. \_\_\_\_\_ 100-year stillwater elevation\* \_\_\_\_\_ Datum \_\_\_\_\_

FIRM Effective Date \_\_\_\_\_ Average grade elevation\* \_\_\_\_\_ Datum \_\_\_\_\_

FIRM Zone \_\_\_\_\_ Bottom of lowest horizontal supporting member elevation\* \_\_\_\_\_ Datum \_\_\_\_\_

\* All elevations must be referenced to the datum on which the FIRM is based (e.g., NGVD, NAVD).

**SECTION B — COASTAL V-ZONE FLOOD RISK BUILDING POINT CALCULATION SHEET**

Enter your File or Identification Number here and on the top of pages 2 of 5 through 5 of 5 \_\_\_\_\_

The submitting registered professional engineer or architect should complete the calculation sheet using the building points shown.

You may use this form only if:

- The bottom of the lowest horizontal supporting member of the lowest floor is at or above 0.1 foot below the BFE.  Yes (continue)     No (stop)
- Only flood-damage-resistant materials are used below the BFE (see NFIP Technical Bulletin 2-93 in CCM Appendix H).  Yes (continue)     No (stop)
- Shear walls and/or other solid obstructions below the BFE are installed such that less than 25% of the building width measured parallel to the shoreline is obstructed.  Yes (continue)     No\*

\* This form may be used in situations where  $\geq 25\%$  of the building width is obstructed, only if the submit-for-rate process is used and engineering calculations and plans are attached to this form; otherwise, stop.

**I. LOWEST FLOOR ELEVATION**

**A. Bottom of lowest horizontal supporting member of lowest floor, relative to effective BFE at the time of project construction (Round all measurements to the nearest 0.1 foot. Do not consider equipment and breakaway enclosures below the elevated floor for this calculation.)**

- 1. 0.1 foot below the BFE to 0.4 foot above BFE .....0 pts.
- 2. 0.5 foot above the BFE to 1.4 feet above BFE .....60 pts.
- 3. 1.5 feet above the BFE to 2.4 feet above BFE .....160 pts.
- 4. 2.5 feet above the BFE to 3.4 feet above BFE .....240 pts.
- 5. 3.5 feet or more above BFE .....300 pts.

**CIRCLE APPROPRIATE POINTS AND ENTER BUILDING POINTS IN APPROPRIATE BOX BELOW**

POST-CONSTRUCTION

**II. SITE AND ENVIRONMENTAL CONSIDERATIONS**

**A. Distance from shoreline (Complete either item 1 or item 2)**

1. Ratio of horizontal distance from dune crest or bluff edge or crest of erosion control device (e.g., seawall or revetment) to seaward side of building foundation, divided by long-term average annual erosion rate (AAER) used in calculation shown in Section C, item 2. (If no dune or bluff, use seaward line of stable vegetation; for stable, accreting, or rocky shorelines, use erosion rate = 1.0 foot/year; for shoreline with erosion control device or beach nourishment project, use pre-project AAER.)

- a. If minimum horizontal distance from crest of erosion control device to seaward side of building foundation < 30 ft (see Figure 4a in Instructions) .....0 pts.
- b. If no erosion control device, or crest of device ≥ 30 feet from seaward side of building foundation (see Figures 1, 2, 3, and 4b in Instructions) and:
  - 0 < ratio ≤ 10 .....0 pts.
  - 10 < ratio ≤ 30 .....pts. = ratio
  - 30 < ratio ≤ 60 .....pts. = 1.5 x ratio
  - 60 < ratio .....pts. = 2.0 x ratio, not to exceed 150 pts.
  - Unknown .....0 pts.

2. For shoreline without an erosion control device, subject to periodic large-scale fluctuations, location of seaward side of building foundation relative to most landward historical vegetation line (see Figure 5 in Instructions)

- a. Foundation at or landward of most landward vegetation line in past 20 years .....0 pts.
- b. Foundation at or landward of most landward vegetation line in past 40 years .....75 pts.
- c. Foundation at or landward of most landward vegetation line in past 60 years .....150 pts.
- d. Unknown .....0 pts.

**B. Dune, structural, or beach nourishment protection (Complete item 1, item 2, and/or item 3, as applicable)**

- 1. Dune reservoir above 100-year stillwater elevation (see Figure 6 in Instructions)
  - a. < 540 square feet.....0 pts.
  - b. 540 square feet ≤ reservoir < 1,100 square feet .....30 pts.
  - c. 1,100 square feet ≤ reservoir .....50 pts.
  - d. Unknown .....0 pts.

- 2. For upland property fronted by erosion control device (e.g., seawall, revetment)
  - a. Seaward side of building foundation < 30 feet from crest of wall or revetment (see Figure 4a in Instructions) .....0 pts.
  - b. Seaward side of building foundation ≥ 30 feet from crest of wall or revetment – enter points for only one of the following three conditions:
    - (1) Crest elevation of wall or revetment at or below 100-year stillwater elevation (see Figure 7 in Instructions) .....0 pts.
    - (2) Crest elevation of wall or revetment above 100-year stillwater elevation (see Figure 8 in Instructions) .....pts. = D/2, not to exceed 15 pts.
    - (3) Wall or revetment adequate to protect upland property during 100-year event (satisfies criteria set forth in Part VII of CERC TR 89-15) .....50 pts.

- 3. For upland property with an ongoing beach nourishment project undertaken within the last 5 years
  - a. Constructed project with a Federal, state, or local government sponsor, with all necessary permits and a long-term funding mechanism in place, and with ongoing renourishment (project maintenance) .....50 pts. POST-CONSTRUCTION
  - b. Less than 3.a .....0 pts.

**III. BUILDING SUPPORT SYSTEM AND DESIGN DETAILS**

**A. Foundation design (Complete item 1, item 2, and item 3)**

- 1. Foundation design based on lowest expected ground elevation and highest expected BFE over 50-year life of structure (accounts for lowering of soil due to long-term erosion, shoreline fluctuations, and storm erosion — see Figure 9 in Instructions) .....40 pts.
- 2. Foundation design accounts for local scour during 100-year flood event (see Figure 10 in Instructions and CCM Section 7.5.2.5) .....20 pts.
- 3. Foundation design based on loads and load combinations computed in accordance with ASCE 7-98 (or later editions) and CCM Chapter 11 .....40 pts.

**B. Foundation type (Complete either item 1 or item 2)**

- 1. Pile foundation (complete items a, b, and c for driven piles; complete items a, b, c, and d for jetted piles; complete items a, b, c, and e for piles set in augered or pre-dug holes)
  - a. Pile embedment
    - (1) All pile tips are to -10 feet MWL or deeper\* .....75 pts.
    - (2) Any pile embedment is less than -10 feet MWL, but no pile is less than -5 feet MWL\* .....0 pts.
    - (3) Any pile embedment is less than -5 feet MWL\* .....-75 pts.

\* If refusal is reached before the specified depth, consult a professional engineer to determine whether foundation anchoring is adequate and whether scour will undermine the foundation. These judgments should determine the appropriate point value.
  - b. Pile size and type
    - (1) Wood piles at least 10" x 10" or 8" tip round .....75 pts.
    - (2) Wood piles smaller than dimensions in (1) but no smaller than 8" x 8" or 6" tip round .....30 pts.
    - (3) Wood piles less than dimensions in (2) .....-75 pts.
    - (4) Reinforced or prestressed concrete piles at least 8" x 8" .....75 pts.
    - (5) Steel piles with corrosion protection or engineered to take predicted corrosion into account .....75 pts.
  - c. Bracing
    - (1) Bracing (including grade beams) is required to resist lateral loads, and bracing conforms to CCM Sections 12.4.5, 13.2.3.1, 13.2.3.2, and 13.2.3.3 .....25 pts.
    - (2) Designed to resist lateral loads without bracing or grade beams .....50 pts.
  - d. Jetted pile foundation
    - (1) After initial jetting, design embedment and capacity attained by driving .....0 pts.
    - (2) Jetting only .....-50 pts.
  - e. Pile set in augered or pre-dug hole (post foundation)
    - (1) After initial set and backfill, design embedment attained by driving .....0 pts.
    - (2) After initial set and backfill, design embedment attained by jetting .....-25 pts.
    - (3) Set and backfilled only .....-100 pts.
- 2. Masonry or concrete columns (piers) supported on footing
  - a. Embedment and footing size
    - (1) Footing elevation and dimensions consistent with CCM Section 12.4.3.2 .....75 pts.
    - (2) Less than required by (1) .....-75 pts.

File or Identification Number \_\_\_\_\_

- |  |           |                          |
|--|-----------|--------------------------|
|  |           | <b>POST-CONSTRUCTION</b> |
| b. Column (pier) design  |           |                          |
| (1) Consistent with requirements of CCM Sections 13.2.4 or 13.2.5 .....  | 75 pts.   | <input type="text"/>     |
| (2) Less than required by (1) .....  | -75 pts.  | <input type="text"/>     |
| c. Bracing   |           |                          |
| (1) Bracing (including grade beams) is required to resist lateral loads, and bracing conforms to CCM Sections 12.4.5, 13.2.3.1, 13.2.3.2, and 13.2.3.3 ..... | 25 pts.   | <input type="text"/>     |
| (2) Designed to resist lateral loads without bracing or grade beams .....  | 50 pts.   | <input type="text"/>     |
| <b>C. Lowest horizontal supporting member (Complete item 1 and item 2, or item 1 and item 3)</b>   |           |                          |
| 1. Orientation (see Figure 11 in Instructions)   |           |                          |
| a. $\leq$ +/- 20 degrees from perpendicular to shoreline .....   | 20 pts.   | <input type="text"/>     |
| b. $>$ +/- 20 degrees from perpendicular to shoreline .....  | 0 pts.    | <input type="text"/>     |
| 2. Connections between lowest horizontal supporting member and foundation (wood piles and beams)   |           |                          |
| a. Wood pile notching  |           |                          |
| (1) All piles AND horizontal members notched 50% or less .....   | 0 pts.    | <input type="text"/>     |
| (2) Any piles OR horizontal members notched more than 50% .....  | -100 pts. | <input type="text"/>     |
| b. Connections between wood piles and beams  |           |                          |
| (1) All bolted connections.....  | 50 pts.   | <input type="text"/>     |
| (2) Any non-bolted connections (e.g., light-gauge metal connectors, nailed connections) .....  | -250 pts. | <input type="text"/>     |
| 3. Engineered connections between beam and pile (when either pile or beam is not wood) .....   | 50 pts.   | <input type="text"/>     |

**IV. OBSTRUCTIONS AND ENCLOSURES**

**A. Obstructions below BFE (Complete item 1, item 2, and item 5, and either item 3 or item 4; see NFIP Technical Bulletin 5-93 in CCM Appendix H)**

- |  |           |                      |
|--|-----------|----------------------|
| 1. Free of obstruction AND no enclosed areas below BFE (open stairs, insect screening, and open lattice are permitted — see Instructions for discussion of open lattice) ..... | 100 pts.  | <input type="text"/> |
| 2. Spacing of piles/columns/piers  |           |                      |
| a. $<$ 8 feet on center (o.c.) .....   | 0 pts.    | <input type="text"/> |
| b. $\geq$ 8 feet o.c. ....   | 20 pts.   | <input type="text"/> |
| 3. Breakaway walls (non-loadbearing) are used below the BFE  |           |                      |
| a. Length of breakaway walls $\leq$ 20 feet .....  | -10 pts.  |                      |
| b. Length of breakaway walls $>$ 20 feet but $\leq$ 60 feet .....  | -20 pts.  | <input type="text"/> |
| c. Length of breakaway walls $>$ 60 feet .....   | -40 pts.  | <input type="text"/> |
| 4. Area enclosed by non-loadbearing breakaway walls, and some portion of the non-loadbearing walls is finished   |           |                      |
| a. Length of finished breakaway wall $<$ 20 feet .....   | -50 pts.  |                      |
| b. Length of finished breakaway wall $\geq$ 20 feet but $<$ 50 feet.....   | -100 pts. | <input type="text"/> |
| c. Length of finished breakaway wall $\geq$ 50 feet .....  | -250 pts. | <input type="text"/> |
| 5. Elevator, stairwell, masonry chimney, or other solid obstruction in 1- to 4-family, 3-story or less, residential structure .....  | -100 pts. | <input type="text"/> |

**B. Equipment**

- |   |           |                      |
|---|-----------|----------------------|
| 1. ALL equipment and ductwork below building lie at or above BFE .....  | 0 pts.    | <input type="text"/> |
| 2. ANY equipment or ductwork below the building is below the BFE and is NOT resistant to flood damage, but will not adversely affect the ability of other parts of the building to resist velocity flows and wave action (complete item 1 in Section C of this form below; FEMA may use the additional information from item 1 in section C of this form to deduct fewer than 100 points) ..... | -100 pts. | <input type="text"/> |

**V. BUILDING POINT TOTAL**

---

File or Identification Number \_\_\_\_\_

**SECTION C — INFORMATION PERTAINING TO THE BUILDING**

1. List all equipment below BFE (check all that apply):

- |  |   |   |
|--|---|---|
| <input type="checkbox"/> Air conditioner/heat pump | <input type="checkbox"/> Furnace                    | <input type="checkbox"/> Air handler        |
| <input type="checkbox"/> Ductwork                  | <input type="checkbox"/> Electric panel, fuse box   | <input type="checkbox"/> Elevator equipment |
| <input type="checkbox"/> Water heater              | <input type="checkbox"/> Water softener/conditioner | <input type="checkbox"/> Pump               |
| <input type="checkbox"/> Clothes washer/dryer      | <input type="checkbox"/> Other (list)               |   |

2. To support the point values claimed in item II.A in Section B of this form, provide the following:

Average annual erosion rate \_\_\_\_\_ feet/year

Source of rate \_\_\_\_\_

Date of rate calculation \_\_\_\_\_

Reference feature used (e.g., dune crest, vegetation line, top of bluff, crest of armoring) \_\_\_\_\_

Source of most landward vegetation line \_\_\_\_\_

When claiming points for compliance with item II.B.2.b.(3) (erosion control device meets requirements of CERC TR 89-15), describe how the device meets the requirements. \_\_\_\_\_

\_\_\_\_\_

When claiming points for compliance with item II.B.3.a (beach nourishment project), provide the name of the project, the name of the sponsoring government entity, and the date of the last nourishment or renourishment work.

Name of Project \_\_\_\_\_

Sponsor \_\_\_\_\_ Date of last nourishment/renourishment \_\_\_\_\_

When submitting the completed V-Zone Risk Factor Rating Form, provide the following supporting material:

- Building plans for "before construction" rating
- Completed NFIP Elevation Certificate (FEMA Form 81-31), Flood Insurance Application, and photographs of building for "after construction" rating

**SECTION D — CERTIFICATION**

**POST-CONSTRUCTION CERTIFICATION.** I meet the qualifications set forth on page 1 of 7 of the Instructions for this V-Zone form and certify that 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.

Name of Registered Professional Engineer or Architect \_\_\_\_\_

Title \_\_\_\_\_

Address \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

**Flood Program Use Only**

**NFIP Flood Risk Factor CONFIRMATION**

Total Coastal V-Zone Flood Risk Factor

**POST-CONSTRUCTION**

Buildings: \_\_\_\_\_

Contents: \_\_\_\_\_

NFIP Underwriter's Signature \_\_\_\_\_

Date \_\_\_\_\_

## INSTRUCTIONS

This V-Zone Risk Factor Rating Form is to be used in the determination of the flood insurance discount for buildings and contents located in a coastal area designated by the NFIP as Zone V, VE, or V1-V30.

The basic premise behind this form is that flood insurance premiums can be reduced for V-zone buildings that exceed minimum NFIP requirements. This form allows an engineer or architect to claim points for a variety of siting, design, and construction practices that exceed minimum NFIP requirements. Section B of the form, Coastal V-Zone Flood Risk Building Point Calculation Sheet, is divided into four main categories:

- I. Lowest Floor Elevation
- II. Site and Environmental Considerations
- III. Building Support System and Design Details
- IV. Obstructions and Enclosures

The NFIP will review the completed form and assign a premium discount, depending on the number of points awarded.

This form may be submitted only after construction is completed. However, the form may be used **before** construction is begun (during site selection and project planning) to guide the designer and owner with regard to those practices that will result in the greatest flood insurance premium reduction—that is, those practices that are deemed most important in reducing potential flood and erosion losses.

The maximum number of points that can be claimed on this form is 1,030. The greater the number of points, the greater the reduction in the flood insurance premium. Of the total number of possible points, the approximate percentage for each of the four categories listed above is as follows:

- Lowest Floor Elevation - 30 percent
- Site and Environmental Considerations - 30 percent
- Building Support System and Design Details - 30 percent
- Obstructions and Enclosures - 10 percent

**This form is used solely to adjust insurance rating for a building and does not replace other forms and certificates that may be required by a community or state.**

To complete this form, the engineer or architect will need to refer to the *Coastal Construction Manual* (FEMA 55). See the inside cover of this form for information about how to obtain a copy of FEMA 55.

Completion of this form must be accomplished by a registered professional engineer or registered architect duly licensed in the state where the subject structure is located.

The completed form should be submitted to the NFIP Bureau and Statistical Agent, Underwriting Department, 7700 Hubble Drive, Lanham, MD 20706. Confirmation of the V-zone risk discount and rate for National Flood Insurance coverage will be returned in approximately 30 days.

Local permit officials will have on file copies of the community's most recent Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS). 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 the NFIP toll-free at 1-800-358-9616.

## SPECIFIC INSTRUCTIONS FOR SECTION B, COASTAL V-ZONE FLOOD RISK BUILDING POINT CALCULATION SHEET

**I. Lowest Floor Elevation.** The lowest floor elevation measurement should be made at the bottom of the lowest horizontal structural member supporting the lowest floor. Lowest floor guidance can be obtained from the Elevation Certificate or the *Flood Insurance Manual* (Lowest Floor Guide):

- The Elevation Certificate can be downloaded from FEMA's site on the World Wide Web at <http://www.fema.gov/nfip/elvinst.shtm>. The certificate is also available from the FEMA Distribution Center at 1-800-480-2520 (ask for FEMA Form 81-31).
- The *Flood Insurance Manual* is available from the FEMA web site at <http://www.fema.gov/nfip/manual.shtm>.

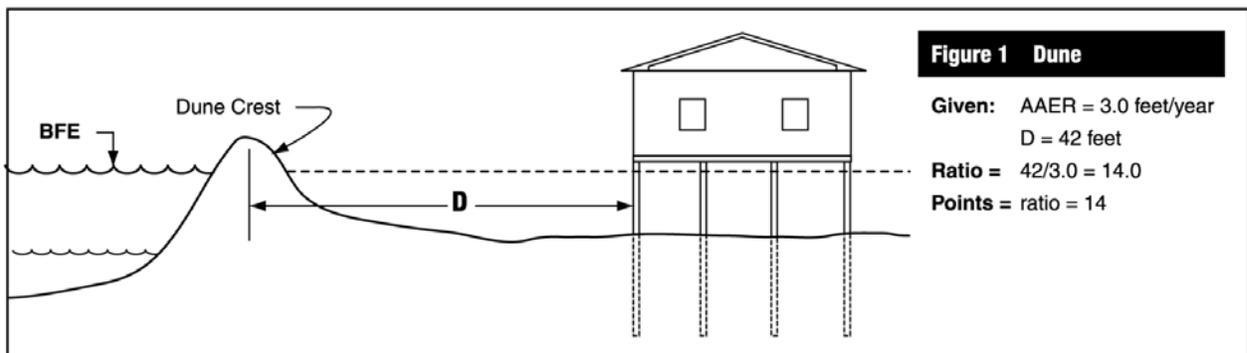
**II.A. Distance from shoreline.** Siting structures away from the shoreline is recognized as one of the most important ways of preventing building damage. This form provides credit for siting buildings landward of dunes, bluffs, and erosion control devices (item II.A.1), and landward of shorelines that fluctuate large distances (i.e., those that experience large-scale erosion and accretion through time, item II.A.2).

**Points may be claimed for II.A.1 or II.A.2, but not for both. In the majority of situations, II.A.1 will be used for calculating points.**

**II.A.1.** Points will be awarded based on (1) the distance between the seaward side of the building foundation and the dune crest, bluff edge, or erosion control device crest and (2) the average annual erosion rate (AAER) for the site.

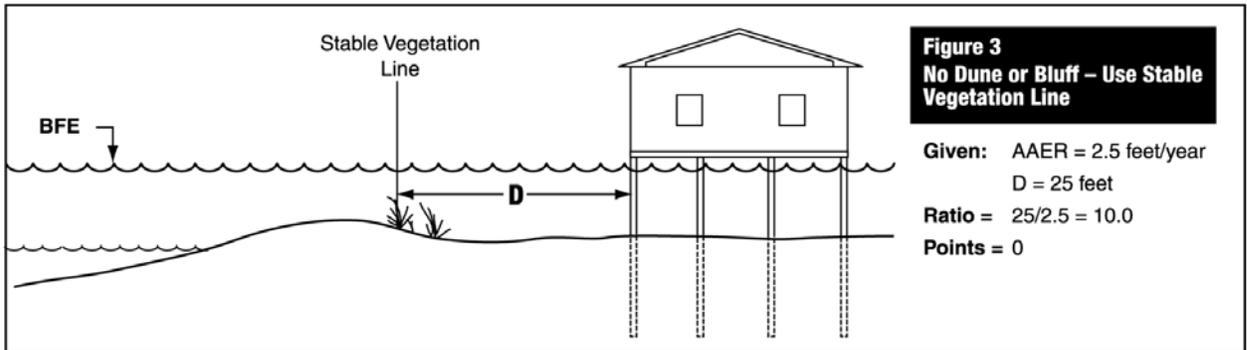
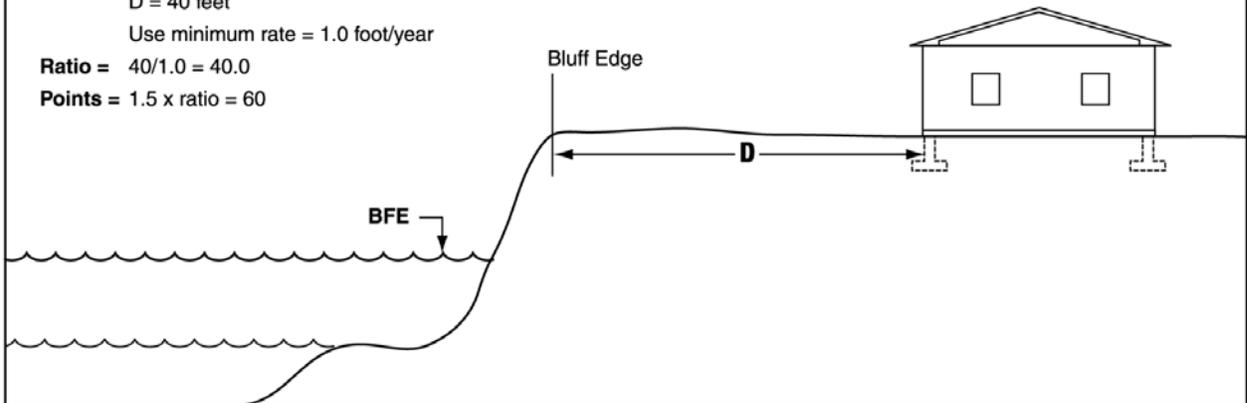
This item requires the engineer or architect to (1) measure the horizontal distance between the building foundation and the dune crest, bluff edge, or erosion control device crest, (2) obtain the average annual erosion rate at the site, and (3) calculate the ratio between the distance and the erosion rate (consult the local jurisdiction or state coastal management program for erosion rate information). The examples shown in Figures 1-4b, following, illustrate the calculation of points for five cases.

**II.A.2.** Points will be awarded based on the location landward of the seaward side of the building foundation relative to



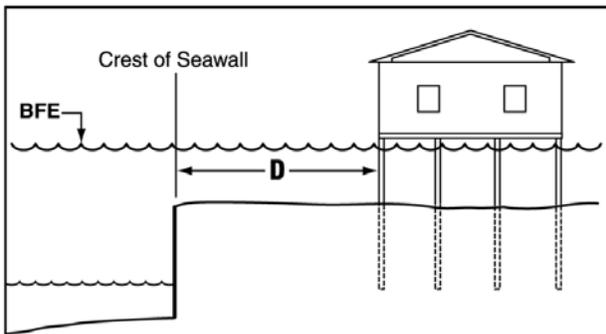
**Figure 2 Bluff**

**Given:** AAER = 0.5 foot/year  
D = 40 feet  
Use minimum rate = 1.0 foot/year  
**Ratio =**  $40/1.0 = 40.0$   
**Points =**  $1.5 \times \text{ratio} = 60$



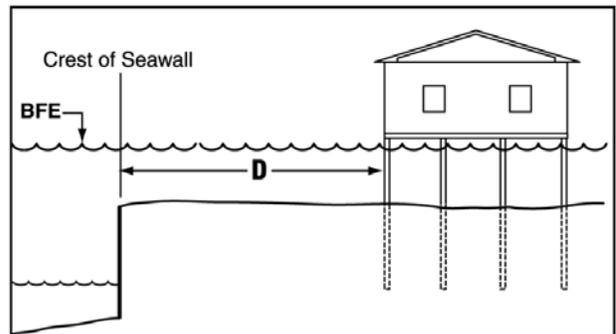
**Figure 3  
No Dune or Bluff – Use Stable  
Vegetation Line**

**Given:** AAER = 2.5 feet/year  
D = 25 feet  
**Ratio =**  $25/2.5 = 10.0$   
**Points = 0**



**Figure 4a Erosion Control Device, D < 30 Feet**

**Given:** D = 25 feet  
D < 30 feet; therefore, No Points Allowed



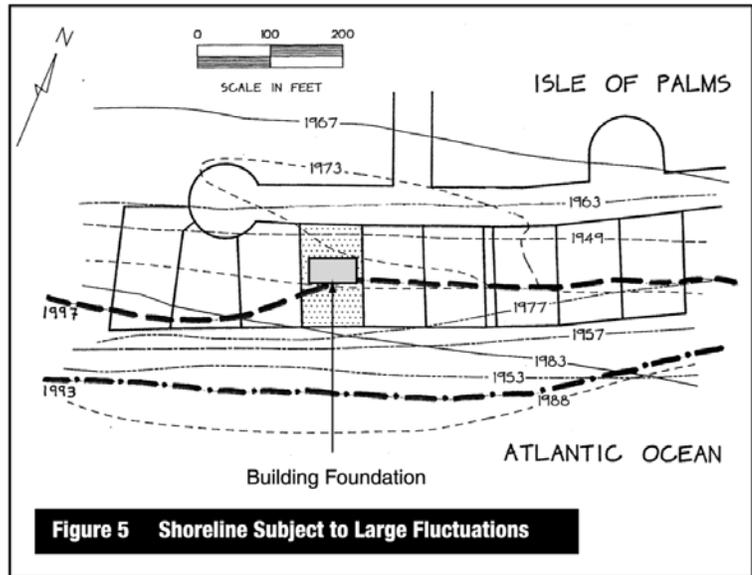
**Figure 4b Erosion Control Device, D ≥ 30 Feet**

**Given:** AAER = 0.0 feet/year (post-wall)  
AAER = 2.5 feet/year (pre-wall)  
D = 35 feet  
**Ratio =**  $35/2.5 = 14.0$   
D ≥ 30 feet; therefore, Points Allowed  
**Points = ratio = 14**

the fluctuating shoreline on the site. Average annual erosion rates are not used for this calculation. CCM Figures 7-47, 7-48, and 7-49 show a situation in which item II.A.2 would be used to calculate points.

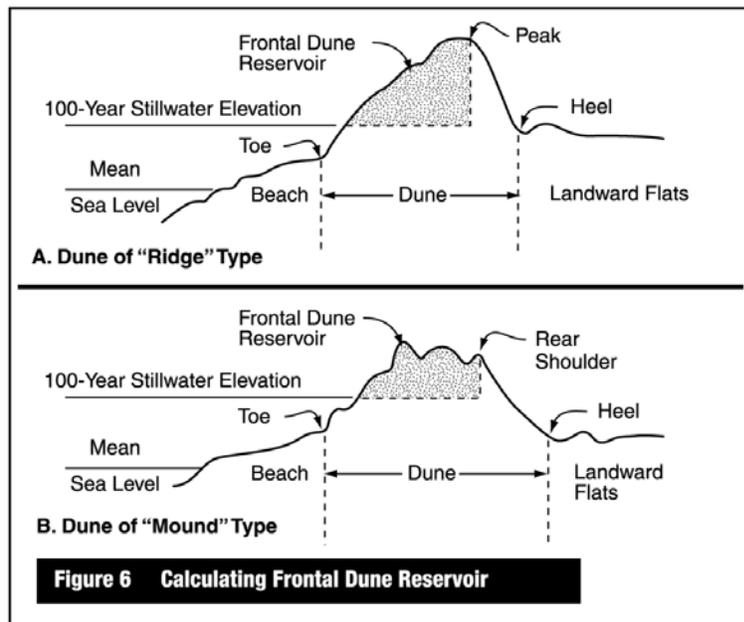
This item requires the engineer or architect to (1) obtain historical shoreline (vegetation line) positions at the site, (2) locate the seaward side of the building foundation, and (3) determine how long it has been since the vegetation line was landward of the seaward side of the building foundation. An example is shown in Figure 5 using the data from CCM Figure 7-49.

Figure 5 shows that the seaward side of the building foundation was seaward of the vegetation line as recently as 1997. No points would be claimed in this example. In order for points to be claimed for this item, the building would have had to have been constructed landward of all vegetation lines for the past 40+ years—since approximately 1957.



**Figure 5 Shoreline Subject to Large Fluctuations**

**II.B Dune, structural, or beach nourishment protection.** This form provides credit for protection received from large dunes (item II.B.1), erosion control devices (item II.B.2), and beach nourishment projects (item II.B.3) that meet certain criteria. Points will be awarded based on the level of flood and erosion protection afforded by a dune, erosion control device, or beach nourishment project.



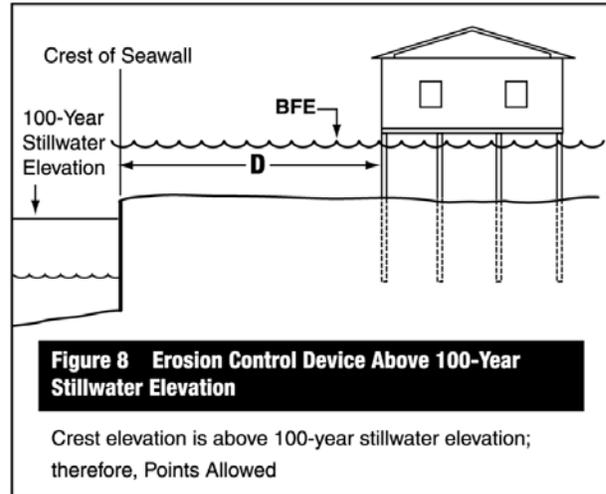
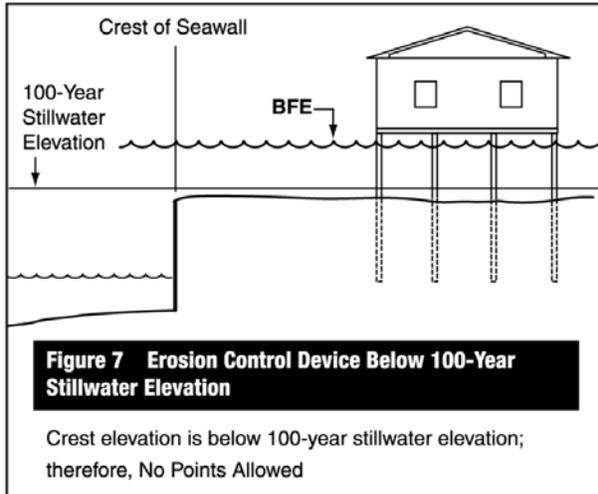
**Figure 6 Calculating Frontal Dune Reservoir**

**Points may be claimed for II.B.1, II.B.2, and II.B.3, if applicable.**

**II.B.1.** The dune reservoir is the cross-section (in square feet) above the 100-year stillwater elevation (obtained from the Flood Insurance Study [FIS] report) and seaward of the dune crest or shoulder (see Figure 6).

This item requires the engineer or architect to (1) plot a dune cross-section seaward of the building site, (2) determine the 100-year stillwater elevation (from the FIS report) and plot on the dune profile, (3) characterize the dune as a ridge type or mound type, and (4) define the limits of the dune reservoir and calculate its cross-sectional area.

**II.B.2.** Points may be claimed for protection offered by an erosion control device (seawall or revetment) only if the crest elevation of the device is above the 100-year stillwater elevation, which may be obtained from the FIS report (see Figures 7 and 8.) **Points may be claimed for II.B.2.b.(2) or II.B.2.b.(3).** If the crest elevation is above the 100-year stillwater elevation, points may be obtained for II.B.2.b.(2)—the distance between the crest of the device and the seaward side of the building foundation—or II.B.2.b.(3)—a device that satisfies the criteria set forth in the U.S. Army Corps of Engineers, Coastal Engineering Research Center report CERC TR 89-15, *Criteria for Evaluating Coastal Flood Protection Structures*.



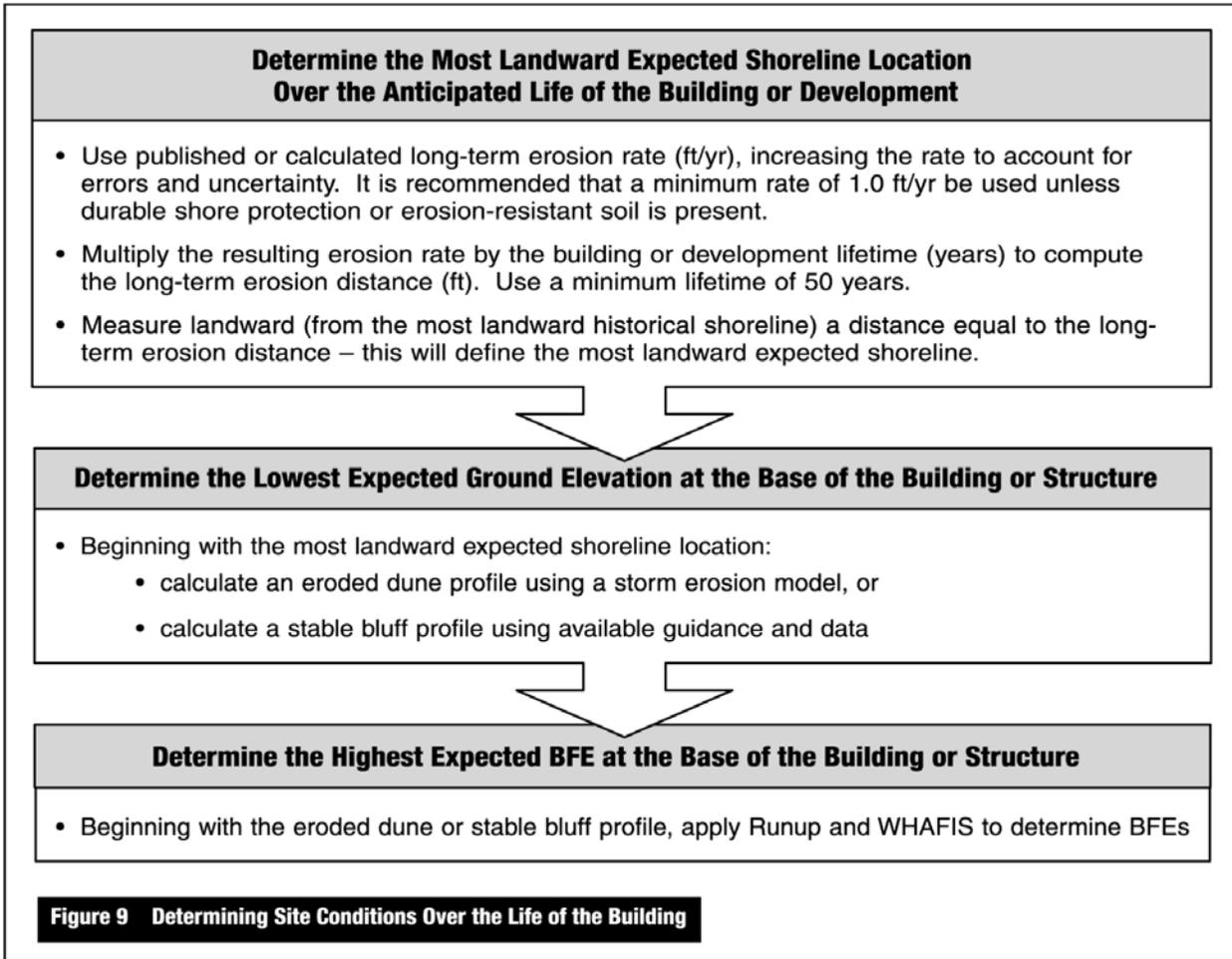
This item requires the engineer or architect to (1) determine the crest elevation of the seawall or revetment, (2) determine the 100-year stillwater elevation (from the FIS report) and compare it against the crest elevation, (3) determine the horizontal distance from the crest of the erosion control device to the seaward side of the building foundation, and (4) if maximum points are desired, evaluate the dimensions, strength, and durability of the erosion control device against the CERC criteria.

**II.B.3.** Points may be claimed for protection offered by an ongoing beach nourishment project. An eligible project must be sponsored by a Federal, state, or local government entity and must have been constructed—either initial construction or project maintenance—in the recent past (5 years or less from the date of completion of this form).

This item requires the engineer or architect to (1) determine whether an eligible beach nourishment project has been conducted in front of the building for which this form is being completed and (2) provide basic information on the project (i.e., name of project, project sponsor, most recent date of project construction) in Section C of this form. Consult the local jurisdiction for this information.

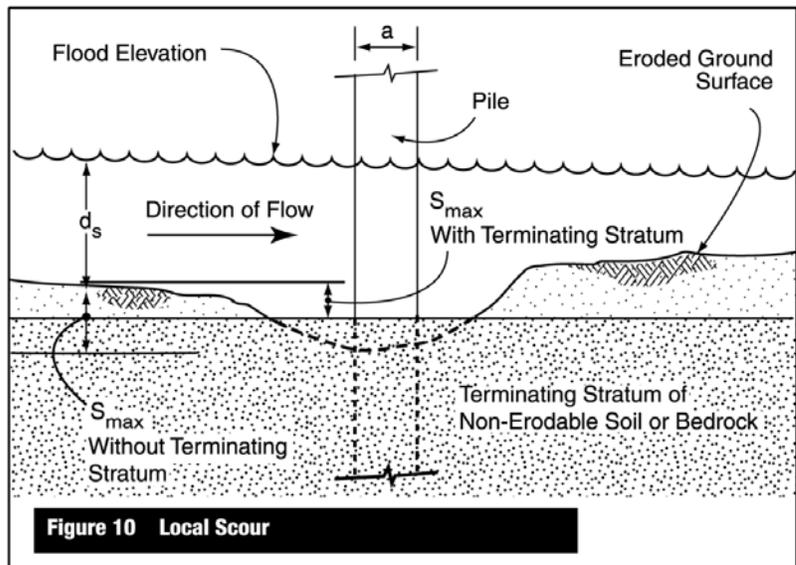
**III.A. Foundation design.** This form recognizes foundation designs that consider expected conditions over the life of the building (III.A.1), local scour (III.A.2), and design loads (III.A.3). **Points may be claimed for III.A.1, III.A.2, and III.A.3, if applicable.**

**III.A.1.** This item requires the engineer or architect to estimate, over the life of the building, (1) the most landward expected shoreline, (2) the lowest expected ground elevation, and (3) the highest expected BFE (see Figure 9). A minimum erosion rate of 1.0 foot/year and a minimum building life of 50 years should be used in the calculations. More details can be found in Section 7.9.2 of the CCM.



**Figure 9 Determining Site Conditions Over the Life of the Building**

**III.A.2.** Local scour is illustrated in Figure 10, and its calculation is discussed in Section 11.6.11 of the CCM. Local scour around pilings and columns and grade beams can generally be estimated as twice the diameter of the member (see CCM Formula 11.10.a). Local scour around large objects and enclosed areas can also be estimated, but do **not** use CCM Formula 11.10.b. Instead, estimate local scour as equal to the width of the object facing the flow or waves, with a maximum scour depth of 3 feet.

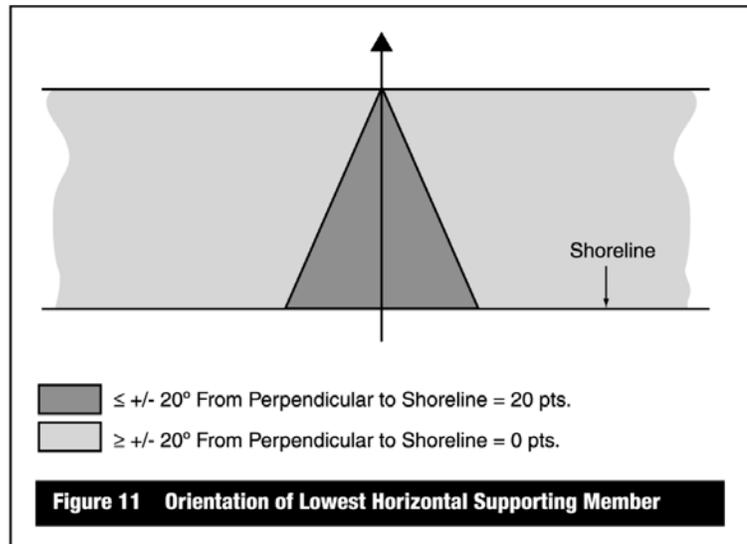


**Figure 10 Local Scour**

**III.A.3.** This form awards points for the use of loads and load combinations based on ASCE 7-98 (or later editions) and CCM Chapter 11.

**III.B. Foundation type.** This form recognizes several types of V-zone foundations (wood, concrete, steel, and masonry; driven piles; piles set in augered holes; cast-in-place piles; and masonry piers/concrete columns on footings). Maximum points can be obtained only with driven piles; reinforced, cast-in-place piles; and jetted or augered piles that satisfactorily pass load tests. Note that it may be very difficult to claim any points for masonry/concrete elements supported on footings.

**III.C. Lowest horizontal supporting member.** Points can be claimed for (1) orientation of the lowest horizontal supporting member in the expected direction of waves (see Figure 11) and (2) use of bolted or engineered connections between the foundation and lowest horizontal supporting member. For the purposes of this classification, any metal strap, plate, or connector that is not fabricated with structural steel is considered "light-gauge." Point deductions do not apply to the use of light-gauge metal connectors or nailed connections above the top of the lowest horizontal structural member.



**IV. Obstructions and Enclosures.** V-zone construction must be free of obstructions below the BFE. NFIP regulations allow breakaway enclosures to be constructed (flood insurance premiums will be higher as a result) and allow limited use of solid obstructions (e.g., shear walls, stairwells, elevators, and chimneys).

This form provides points for buildings without any enclosures or obstructions. The use of open lattice (see IV.A.1) and/or insect screening still allows points to be claimed. Points will be **deducted** for the use of breakaway walls. Points will be **deducted** for finished walls or space (even breakaway) below the BFE. Points will be **deducted** for equipment or ductwork below the BFE and not flood-resistant. The conversion of below-BFE space to habitable uses by building contractors and owners represents one of the most significant (and common) violations of NFIP regulations. This form reflects the importance of the issue through its point deductions.

**IV.A.1.** Open lattice is defined as thin (1/2 inch or less) wood, vinyl, plastic, or similar lattice material with at least 40 percent of the lattice area open. A wall created of brick or other masonry units meeting the opening requirement will **not** be considered open lattice.

## PREFERRED RISK POLICY

### I. GENERAL DESCRIPTION

The Preferred Risk Policy (PRP) is available only in the **B, C, and X Zones**. Only one building can be insured per policy, and only one policy can be written on each building. It is offered only to the owners of 1-4 family residential buildings.

The PRP is **not** available in the Emergency Program or in Special Flood Hazard Areas. Condominium units are not eligible for the PRP, with the following exceptions:

- A townhouse/rowhouse building insured under the unit owner's name;
- A detached, single-family dwelling insured under the unit owner's name.

ICC coverage is not available for condominium units. (See footnote 3 under Coverage Combinations table.)

### II. ELIGIBILITY REQUIREMENTS

#### A. Conditions

The following conditions should be used to determine a building's eligibility for a PRP based on its flood loss history, regardless of ownership.

If any of these conditions, arising from one or more occurrences, exist, then the dwelling **is not** eligible:

- 2 loss payments, each more than \$1,000
- 3 or more loss payments, regardless of amount
- 2 Federal Disaster Relief payments, each more than \$1,000

- 3 Federal Disaster Relief payments, regardless of amount
- 1 flood insurance claim payment and 1 flood disaster relief payment (including loans and grants), each more than \$1,000.

#### B. Documentation

Effective October 1, 2001, all Preferred Risk Policy new business applications must include documentation of eligibility for the PRP. Such applications must be accompanied by one of the following: a Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR); a copy of the most recent flood map marked to show the exact location and flood zone of the building; or a letter containing the same information and signed by the local community official; or an elevation certificate containing the same information and signed by a surveyor, engineer, architect, or local community official; or a flood zone determination certification that guarantees the accuracy of the information.

An agent writing through a Write Your Own (WYO) company should contact that company for guidance.

#### C. Map "Grandfather" Rules

To be eligible for a PRP, the building must be in a B, C, or X Zone on the effective date of the current term as a PRP. The map available at the time of the renewal offer will determine a building's continued eligibility as a PRP. The map grandfathering rules do not apply to the PRP.

### COVERAGE COMBINATIONS<sup>1</sup>

With Basement/Enclosure			Without Basement/Enclosure		
Building	Contents	Premium <sup>2,3</sup>	Building	Contents	Premium <sup>2,3</sup>
\$ 20,000	\$ 5,000	\$136	\$ 20,000	\$ 5,000	\$111
\$ 30,000	\$ 8,000	\$162	\$ 30,000	\$ 8,000	\$137
\$ 50,000	\$12,000	\$204	\$ 50,000	\$12,000	\$179
\$ 75,000	\$18,000	\$231	\$ 75,000	\$18,000	\$206
\$100,000	\$25,000	\$262	\$100,000	\$25,000	\$232
\$125,000	\$30,000	\$278	\$125,000	\$30,000	\$248
\$150,000	\$38,000	\$293	\$150,000	\$38,000	\$263
\$200,000	\$50,000	\$330	\$200,000	\$50,000	\$295
\$250,000	\$60,000	\$351	\$250,000	\$60,000	\$316

<sup>1</sup> Only one of the above coverage combinations may be purchased. Add the \$50.00 Probation Surcharge, if applicable.

<sup>2</sup> Premium includes Federal Policy Fee and ICC premium.

<sup>3</sup> Deduct \$6.00 if townhouse/rowhouse condominium unit.

NOTE: The deductibles apply separately to building and contents. Building deductible: \$500 Contents deductible: \$500

### III. RENEWAL

An eligible risk renews automatically without submission of a new application. If, during a policy term, the risk fails to meet the eligibility requirements, it will be ineligible for renewal as a PRP. Such a risk must be nonrenewed or rewritten as a conventional Standard Flood Insurance Policy (SFIP).

### IV. COVERAGE LIMITS

The PRP is written under the Dwelling Form. The elevated building coverage limitation provisions do not apply to a policy written as a PRP.

### V. REPLACEMENT COST COVERAGE

Replacement cost coverage applies *only if* the building is the principal residence of the insured and the building coverage chosen is at least 80 percent of the replacement cost of the building at the time of the loss, or the maximum coverage available under the NFIP.

### VI. FEES/DISCOUNTS

No Community Rating System discount is associated with a PRP. The ICC premium is included. Probation fees will be charged. A Federal Policy Fee of \$10.00 is included in the premium and is not subject to commission.

### VII. ENDORSEMENTS

The PRP may be endorsed to increase coverage midterm. See page END 5 for an example.

### VIII. CANCELLATION/NULLIFICATION

Effective October 1, 2003, a policy written in error as a Standard B, C, or X Zone policy and found to be eligible as a PRP at the beginning of the current term may be endorsed or rewritten as a PRP for the entire current policy term. The policy may be endorsed or cancelled/rewritten only if the following conditions are met:

- The request to endorse or cancel/rewrite the policy must be received during the current policy term.
- The policy has no open claim or closed paid claim.

The new PRP building coverage will be either equal to the building limit issued under the Standard B, C, or X Zone policy or the next higher limit available under the PRP if there is no

PRP option equal to the Standard B, C, or X Zone building limit.

## IX. COMPLETION OF THE FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION

### A. Policy Status

In the upper right corner of the form, check the appropriate box to indicate if the application is for a NEW policy or a RENEWAL of an existing policy. If the application is for a renewal, enter the current NFIP policy number.

### B. Policy Term - Billing/Policy Period

The PRP is only available for 1-year terms.

1. Check the appropriate box to indicate who should receive the renewal bill. If BILL FIRST MORTGAGEE is checked, complete "First Mortgagee" section. If BILL SECOND MORTGAGEE, BILL LOSS PAYEE, or BILL OTHER is checked, provide mailing instructions in "Second Mortgagee or Other" section.
2. Enter the policy effective date and policy expiration date (month-day-year). The effective date of the policy is determined by adding the appropriate waiting period to the date of application in the "Signature" section. The standard waiting period is 30 days. Refer to the General Rules Section, page GR 7, for the applicable waiting period.

### C. Agent Information

Enter the agent's (producer's) name, agency name and number, address, city, state, zip code, telephone number, fax number, and tax I.D. Number or Social Security Number.

### D. Insured Information

1. Enter the name, mailing address, city, state, zip code, telephone number, and Social Security Number of the insured.
2. 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, the "Property Location" section of the Application must be completed.

### E. Disaster Assistance

1. Check YES if flood insurance is being required for disaster assistance. Enter the insured's case file number, tax I.D.

Number, or Social Security Number on the line for CASE FILE NUMBER.

2. In the "Second Mortgagee or Other" block, identify the government (disaster) agency, and enter the complete name and mailing address of the disaster agency.
3. If NO is checked, no other information is required.

#### **F. First Mortgagee**

Enter the name, mailing address, city, state, zip code, telephone number, fax number, and loan number of the first mortgage.

#### **G. Second Mortgagee Or Other**

1. Identify additional mortgagees by checking the appropriate box and entering the loan number, the mortgagee's name, mailing address, telephone number, and fax number.
2. If more than one additional mortgagee or disaster assistance agency exists, provide the requested information on the producer's letterhead.

#### **H. Property Location**

1. Check "YES" if the location of the property being insured is the same as the insured's mailing address entered in the "Insured Mail Address" section. Leave the rest of this section blank unless there is more than one building at the property location.
2. If more than one building is at the location of the insured property, use this section to specifically identify the building to be insured. Briefly describe the building or submit a sketch showing the location of insured buildings to assist the NFIP in matching the policy number to the specific building insured.
3. If "NO," provide the address or location of the property to be insured.
4. If the insured's mailing address is a post office box or rural route number, give the street address, legal description, or geographic location of the property.

#### **I. Community**

1. Enter the name of the county or parish where the property is located.

2. Check "YES" if the property is located in an unincorporated area of the county; otherwise, check "NO."

3. Enter the community identification number, map panel number, and revision suffix for the community where the property is located. Community number and status may be obtained by calling the NFIP toll-free number or by consulting a local community official.

4. Enter the Flood Insurance Rate Map zone.

#### **J. Building**

Complete all required information in this section.

1. Identify the building occupancy. Check Single Family or 2-4 Family.
2. Identify date of construction.
3. Identify building type. If the building type is a manufactured (mobile) home/travel trailer, the producer must provide the make, model, and serial number in the last block in this section.
4. Check "YES" if the building is the insured's principal residence; otherwise, check "NO."
5. Enter date of purchase or assignment.
6. Using normal company practice, estimate the replacement cost value and enter the value in the space provided. Include the cost of the building foundation when determining the replacement cost value.

#### **K. Notice**

If the answer to either question A or question B is YES, this risk is not eligible for the Preferred Risk Policy.

#### **L. Premium**

1. Check the coverage combination selected, and charge the appropriate premium.
2. Deduct \$6.00 if this is an application for a townhouse/rowhouse condominium unit.

#### **M. Signature**

The Application cannot be processed without the signature. **Total** premium, payable to the NFIP, must accompany the Application.

**U.S. DEPARTMENT OF HOMELAND SECURITY**  
**EMERGENCY PREPAREDNESS AND RESPONSE DIRECTORATE**  
**National Flood Insurance Program**  
**FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION**

O.M.B. No. 1660-0006 Expires July 31, 2006

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

<b>POLICY TERM</b>	DIRECT BILL INSTRUCTIONS: <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		WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY <input type="checkbox"/> LOAN-NO WAITING																																
	ADDRESS, TELEPHONE NO., AND FAX NO. OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER: _____ _____ _____ AGENCY NO.: _____ AGENT'S TAX ID <input type="checkbox"/> T OR SSN <input type="checkbox"/> S _____		POLICY PERIOD IS FROM _____ TO _____ 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION																																
<b>AGENT INFORMATION</b>	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input checked="" type="checkbox"/> Y YES <input type="checkbox"/> N NO IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FHA <input type="checkbox"/> OTHER (PLEASE SPECIFY) _____ <input type="checkbox"/> FEMA <input type="checkbox"/> HHS _____ CASE FILE NUMBER _____		NAME, TELEPHONE NUMBER AND MAILING ADDRESS OF INSURED: INSURED'S SOCIAL SECURITY NUMBER _____																																
	NAME, TELEPHONE NO., FAX NO., AND ADDRESS OF FIRST MORTGAGEE INCLUDING LOAN NUMBER: _____ _____ _____ LOAN NUMBER _____		IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, THE FOLLOWING MUST BE COMPLETED, INCLUDING THE NAME, TELEPHONE NO., FAX NO., AND ADDRESS. <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> DISASTER AGENCY, SPECIFY _____ <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> IF OTHER, PLEASE SPECIFY _____																																
<b>DISASTER ASSISTANCE</b>	IS INSURED LOCATION SAME AS INSURED MAILING ADDRESS? <input checked="" type="checkbox"/> Y YES <input type="checkbox"/> N NO    IF NO, ENTER PROPERTY ADDRESS. IF RURAL, DESCRIBE PROPERTY LOCATION. (DO NOT USE P.O. BOX) _____ _____		NAME OF COUNTY/PARISH _____ LOCATED IN AN UNINCORPORATED AREA OF THE COUNTY? <input checked="" type="checkbox"/> Y YES <input type="checkbox"/> N NO																																
	BUILDING OCCUPANCY <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY		IS BUILDING INSURED'S PRINCIPAL RESIDENCE? <input checked="" type="checkbox"/> Y YES <input type="checkbox"/> N NO PURCHASE/ASSIGNMENT OF BUILDING _____ (MM/DD/YY)																																
<b>FIRST MORTGAGEE</b>	BUILDING TYPE (INCLUDING BASEMENT/ENCLOSURE) <input type="checkbox"/> ONE FLOOR <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TWO FLOORS <input type="checkbox"/> THREE OR MORE FLOORS <input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION		MAKE, MODEL AND SERIAL NUMBER OF MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER: _____ _____																																
	CONSTRUCTION DATE _____		ESTIMATED REPLACEMENT COST AMOUNT \$ _____																																
<b>PROPERTY LOCATION</b>	IS BUILDING: CONDO UNIT <input checked="" type="checkbox"/> Y <input type="checkbox"/> N    TOWNHOUSE/ROWHOUSE CONDO UNIT <input type="checkbox"/> Y <input checked="" type="checkbox"/> N		COMMUNITY NUMBER AND SUFFIX FOR LOCATION OF PROPERTY INSURED _____ FLOOD INSURANCE RATE MAP ZONE _____ INFORMATION SOURCE: <input type="checkbox"/> COMMUNITY OFFICIAL <input type="checkbox"/> FLOOD MAP <input type="checkbox"/> MORTGAGEE <input type="checkbox"/> OTHER, SPECIFY _____																																
	FAILURE TO ANSWER THE FOLLOWING QUESTIONS PROPERLY COULD RESULT IN VOIDANCE OF CONTRACT! THE FOLLOWING CONDITIONS SHOULD BE USED TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP BASED ON ITS FLOOD LOSS HISTORY. A) DO ANY OF THESE CONDITIONS, ARISING FROM ONE OR MORE OCCURRENCES, EXIST? 2 LOSS PAYMENTS, EACH MORE THAN \$1,000 <input checked="" type="checkbox"/> Y YES <input type="checkbox"/> N NO 3 OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT <input checked="" type="checkbox"/> Y YES <input type="checkbox"/> N NO 2 FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN \$1,000 <input checked="" type="checkbox"/> Y YES <input type="checkbox"/> N NO 3 FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT <input checked="" type="checkbox"/> Y YES <input type="checkbox"/> N NO 1 FLOOD INSURANCE CLAIM PAYMENT AND 1 FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN \$1,000. <input checked="" type="checkbox"/> Y YES <input type="checkbox"/> N NO B) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA ON A FLOOD HAZARD BOUNDARY MAP, OR ON A FLOOD INSURANCE RATE MAP ZONE A, AE, A1-A30, AO, AH, A99, V, VE, V1-V30, AR, AR DUAL ZONES AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A? <input checked="" type="checkbox"/> Y YES <input type="checkbox"/> N NO INSURANCE IS AVAILABLE UNDER THIS APPLICATION ONLY IF THE ANSWERS TO THESE QUESTIONS ARE NO.		<table border="1"> <thead> <tr> <th rowspan="2">BUILDING/CONTENTS</th> <th colspan="2">PREMIUM INCLUDING FEDERAL POLICY FEE AND ICC PREMIUM*</th> </tr> <tr> <th>WITH BASEMENT/ENCLOSURE</th> <th>W/O BASEMENT/ENCLOSURE</th> </tr> </thead> <tbody> <tr><td>\$ 20,000 / \$ 5,000</td><td>A \$136</td><td>J \$111</td></tr> <tr><td>\$ 30,000 / \$ 8,000</td><td>B \$162</td><td>K \$137</td></tr> <tr><td>\$ 50,000 / \$ 12,000</td><td>C \$204</td><td>L \$179</td></tr> <tr><td>\$ 75,000 / \$ 18,000</td><td>D \$231</td><td>M \$206</td></tr> <tr><td>\$100,000 / \$ 25,000</td><td>E \$262</td><td>N \$232</td></tr> <tr><td>\$125,000 / \$ 30,000</td><td>F \$278</td><td>O \$248</td></tr> <tr><td>\$150,000 / \$ 38,000</td><td>G \$293</td><td>P \$263</td></tr> <tr><td>\$200,000 / \$ 50,000</td><td>H \$330</td><td>Q \$295</td></tr> <tr><td>\$250,000 / \$ 60,000</td><td>I \$351</td><td>R \$316</td></tr> </tbody> </table> <p>COVERAGE COMBINATIONS (NOTE: NO OTHER COMBINATIONS AVAILABLE)  BLDG. DEDUCT. \$500    CONTS. DEDUCT. \$500    RATE TABLE TYPE: 7  * DEDUCT \$6.00 IF TOWNHOUSE/ROWHOUSE CONDOMINIUM UNIT;  ADD PROBATION SURCHARGE, IF APPLICABLE.</p>		BUILDING/CONTENTS	PREMIUM INCLUDING FEDERAL POLICY FEE AND ICC PREMIUM*		WITH BASEMENT/ENCLOSURE	W/O BASEMENT/ENCLOSURE	\$ 20,000 / \$ 5,000	A \$136	J \$111	\$ 30,000 / \$ 8,000	B \$162	K \$137	\$ 50,000 / \$ 12,000	C \$204	L \$179	\$ 75,000 / \$ 18,000	D \$231	M \$206	\$100,000 / \$ 25,000	E \$262	N \$232	\$125,000 / \$ 30,000	F \$278	O \$248	\$150,000 / \$ 38,000	G \$293	P \$263	\$200,000 / \$ 50,000	H \$330	Q \$295	\$250,000 / \$ 60,000	I \$351
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	THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. THE PROPERTY OWNER AND I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.																																		
<b>NOTICE</b>	SIGNATURE OF INSURANCE AGENT/BROKER _____		DATE _____ (MM/DD/YY)    (OVER)																																
	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																																		

NFIP COPY

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