



U.S. Department of Homeland Security  
500 C Street SW  
Washington, DC 20472

**FEMA**

July 2009

Dear *Flood Insurance Manual* Subscribers:

As we move forward to improve the National Flood Insurance Program (NFIP), it is my goal to ensure that you have up-to-date information so you can assist your customers in securing the best flood insurance protection available for their individual needs. Revisions have been made to the Producer's Edition of the NFIP *Flood Insurance Manual* that will become effective October 1, 2009.

All of the changes are shown on the accompanying pages, and related footers have been modified to reflect the October 1, 2009, effective date. The significant revisions include the following:

- Addition of requirement to record the presentment of premium date and payer on all new business applications and money endorsements in connection with loan closings (GR Section).
- Increases to the standard deductibles from \$1,000 to \$2,000 for Pre-FIRM policies in Special Flood Hazard Areas (SFHAs) and from \$500 to \$1,000 for Pre-FIRM policies in non-SFHAs and all Post-FIRM-rated policies (RATE and CONDO Sections).
- Elimination of the \$500 deductible for all policies (RATE, CONDO, and PRP Sections).
- Increases to the rates for policies written or renewed on or after October 1, 2009 (RATE and CONDO Sections).
- Increases to the Building Basic Limits from \$50,000 to \$60,000 for Single Family Dwelling/2-4 Family Dwelling buildings, and from \$150,000 to \$175,000 for Other Residential/Non-Residential buildings (RATE and CONDO Sections).
- Increases to the Contents Basic Limits from \$20,000 to \$25,000 for Residential contents, and from \$130,000 to \$150,000 for Non-Residential contents (RATE and CONDO Sections).
- Expansion of building types to include elevated on crawlspace and non-elevated with subgrade crawlspace (RATE, CONDO, and PRP Sections).

- Optional rating to allow Pre-FIRM buildings with a basement, enclosure, or crawlspace in Unnumbered A Zones to use Post-FIRM rates if the rates are more favorable to the insured (RATE Section).
- Changes to the Flood Insurance Application and PRP Application forms and their instructions to capture additional building information. Changes also include the capture of additional community information for policies rated using the grandfathering rule (APP and PRP Sections).
- Introduction of the new Leased Federal Property Section to provide guidance for properties leased from the Federal Government identified as being located on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure (LFP Section).

Thank you for your continued support of the NFIP.

Sincerely,



Edward L. Connor  
Acting Federal Insurance Administrator  
National Flood Insurance Program

Enclosure

## **Change Record Page**

### **Effective Date: October 1, 2009**

Updates to 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. Pages bearing the new effective date but no change bar simply indicate that text has shifted from one page to another.

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

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## GENERAL RULES

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### **I. COMMUNITY ELIGIBILITY**

#### **A. Participating (Eligible) Communities**

Flood insurance may be written only in those communities that have been designated as participating in the National Flood Insurance Program (NFIP) by the Federal Emergency Management Agency (FEMA).

#### **B. Emergency Program**

The Emergency Program is the initial phase of a community's participation in the NFIP. Limited amounts of coverage are available.

#### **C. Regular Program**

The Regular Program is the final phase of a community's participation in the NFIP. In this phase, a Flood Insurance Rate Map is in effect and full limits of coverage are available.

#### **D. Maps**

Maps of participating communities indicate the degree of flood hazard so that actuarial premium rates can be assigned for insurance coverage on properties at risk.

1. Flood Hazard Boundary Map (FHBM) - Usually the initial map of a community. Some communities entering the Regular Program will continue to use FHBM's renamed a Flood Insurance Rate Map (FIRM), if there is a minimum flood hazard.
2. Flood Insurance Rate Map (FIRM) - The official map of the community containing detailed actuarial risk premium zones.
3. Rescission - Participating communities in the Emergency Program remain in the Emergency Program if an FHBM is rescinded.

#### **E. Probation**

Probation, imposed by the FEMA Regional Director, occurs as a result of noncompliance with NFIP floodplain management criteria. A community is placed on probation for 1 year (may be extended), during which time a \$50 surcharge is applied to all NFIP policies, including the Preferred Risk Policy, issued on or after the Probation Surcharge effective date. Probation is terminated if deficiencies are corrected. However, if a community does not take remedial or corrective measures while on probation, it can be suspended.

#### **F. Suspension**

Flood insurance may not be sold or renewed in communities that are suspended from the NFIP. When a community is suspended, coverage remains in effect until expiration. These policies cannot be renewed.

#### **G. Non-Participating (Ineligible) Communities**

When FEMA provides a non-participating community with a Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) delineating its flood-prone areas, the community is allowed 1 year in which to join the NFIP. If the community chooses not to participate in the NFIP, flood insurance is not available.

#### **H. Coastal Barrier Resources Act**

Flood insurance may not be available for buildings and/or contents located in coastal barriers or otherwise protected areas. See the Coastal Barrier Resources System section for additional information.

#### **I. Federal Land**

Buildings and/or contents located on land owned by the federal government are eligible for flood insurance if the federal agency having control of the land has met floodplain management requirements. All federal land is recorded under the local community number even if that local community does not have jurisdiction.

Certain Leased Federal Property must be actuarially rated. This includes buildings that the Administrator determines are located on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure. See the Leased Federal Property section for additional information.

### **II. POLICIES AND PRODUCTS AVAILABLE**

#### **A. Standard Flood Insurance Policy**

The Standard Flood Insurance Policy (SFIP) consists of the Dwelling Form, the General Property Form, and the Residential Condominium Building Association Policy (RCBAP) Form. The three SFIP forms are reproduced in the Policy section of this manual.

The table on the next page shows how agents can use the three SFIP forms to insure a variety of residential and non-residential building and contents risks.

## Matching Standard Flood Insurance Policy Forms with Specific Risks

SFIP FORM	ELIGIBILITY
<b>Dwelling Form</b> Issued to homeowner, residential renter, or owner of residential building containing one to four units.	In NFIP Regular Program community or Emergency Program community, provides building and/or contents coverage for: <ul style="list-style-type: none"> <li>▪ Detached, single-family, non-condominium residence with incidental occupancy limited to less than 50% of the total floor area;</li> <li>▪ Two- to four-family, non-condominium building with incidental occupancy limited to less than 25% of the total floor area;</li> <li>▪ Dwelling unit in residential condominium building;</li> <li>▪ Residential townhouse/rowhouse;</li> <li>▪ Personal contents in a non-residential building.</li> </ul>
<b>General Property Form</b> Issued to owner of residential building with five or more units.  Issued to owner or lessee of non-residential building or unit.	In NFIP Regular Program community or Emergency Program community, provides building and/or contents coverage for these and similar "other residential" risks: <ul style="list-style-type: none"> <li>▪ Hotel or motel with normal guest occupancy of 6 months or more;</li> <li>▪ Tourist home or rooming house with five or more lodgers;</li> <li>▪ Apartment building;</li> <li>▪ Residential cooperative building;</li> <li>▪ Dormitory;</li> <li>▪ Assisted-living facility.</li> </ul> In NFIP Regular Program community or Emergency Program community, provides building coverage and/or contents coverage for these and similar non-residential risks: <ul style="list-style-type: none"> <li>▪ Hotel or motel with normal guest occupancy of less than 6 months;</li> <li>▪ Licensed bed-and-breakfast inn;</li> <li>▪ Retail shop, restaurant, or other business;</li> <li>▪ Mercantile building;</li> <li>▪ Grain bin, silo, or other farm building;</li> <li>▪ Agricultural or industrial processing facility;</li> <li>▪ Factory;</li> <li>▪ Warehouse;</li> <li>▪ Poolhouse, clubhouse, or other recreational building;</li> <li>▪ House of worship;</li> <li>▪ School;</li> <li>▪ Nursing home;</li> <li>▪ Non-residential condominium;</li> <li>▪ Condominium building with less than 75% of its total floor area in residential use;</li> <li>▪ Detached garage;</li> <li>▪ Tool shed;</li> <li>▪ Stock, inventory, or other commercial contents.</li> </ul>
<b>Residential Condominium Building Association Policy (RCBAP)</b> Issued to residential condominium association on behalf of association and unit owners.	In NFIP Regular Program community only, provides building coverage and, if desired, coverage of commonly owned contents for residential condominium building with 75% or more of its total floor area in residential use.

### B. Insurance Products

#### 1. Preferred Risk Policy

The Preferred Risk Policy (PRP) is available in moderate-risk flood zones B, C, and X. Formerly, only single-family and two- to four-family dwellings were eligible for coverage. Other residential and non-residential buildings became eligible for coverage effective May 1, 2004. Greatly expanded coverage options for residential and non-

residential buildings are effective May 1, 2008. Information about coverage options and eligibility requirements for the Preferred Risk Policy is provided in the PRP section of this manual.

#### 2. Mortgage Portfolio Protection Program (MPPP)

The Mortgage Portfolio Protection Program (MPPP) offers a force-placed policy available only through a Write Your Own Company.

### 3. Scheduled Building Policy

The Scheduled Building Policy is available to cover 2 to 10 buildings. The policy requires a specific amount of insurance to be designated for each building. To qualify, all buildings must have the same ownership and the same location. The properties on which the buildings are located must be contiguous.

### 4. Group Flood Insurance

Group Flood Insurance is issued under the NFIP Direct Program in response to a Presidential disaster declaration. Disaster assistance applicants, in exchange for a modest premium, receive a minimum amount of building and/or contents coverage for a 3-year policy period. The Group Flood Insurance Policy cannot be cancelled. However, an applicant may purchase a regular Standard Flood Insurance Policy through the NFIP. When this is done, the group flood certificate for the property owner is void, and premium will not be refunded.

## III. BUILDING PROPERTY ELIGIBILITY

### A. Eligible Buildings

Insurance may be written only on a structure with two or more outside rigid walls and a fully secured roof that is affixed to a permanent site. Buildings must resist flotation, collapse, and lateral movement. At least 51 percent of the actual cash value of buildings, including machinery and equipment, which are a part of the buildings, must be above ground level, unless the lowest level is at or above the Base Flood Elevation (BFE) and is below ground by reason of earth having been used as insulation material in conjunction with energy-efficient building techniques.

#### 1. Appurtenant Structures

The only appurtenant structure covered by the SFIP is a detached garage at the described location, which is covered under the Dwelling Form. Coverage is limited to no more than 10 percent of the limit of liability on the dwelling. Use of this insurance is at the policyholder's option but reduces the building limit of liability. The SFIP does not cover any detached garage used or held for use for residential (i.e., dwelling), business, or farming purposes.

### 2. Manufactured (Mobile) Homes/Travel Trailers

Eligible buildings also include:

- A *manufactured home* (a "manufactured home," also known as a mobile home, is a structure built on a permanent chassis, transported to its site in one or more sections, and affixed to a permanent foundation); or
- A *travel trailer* without wheels, built on a chassis and affixed to a permanent foundation, that is regulated under the community's floodplain management and building ordinances or laws.

**NOTE: All references in this manual to manufactured (mobile) homes include travel trailers without wheels.**

#### a. Manufactured (Mobile) Homes - New Policies Effective on or After October 1, 1982

To be insurable under the NFIP, a mobile home:

- Must be affixed to a permanent foundation. A permanent foundation for a manufactured (mobile) home may be poured masonry slab or foundation walls, or may be piers or block supports, either of which support the mobile home so that no weight is supported by the wheels and axles of the mobile home.
- Must be anchored if located in a Special Flood Hazard area. For flood insurance coverage, all new 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 was constructed or substantially improved 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.

To determine the eligibility of a residential condominium building under construction, see page CONDO 6 in this manual.



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 4)
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-only coverage may be purchased by the unit owner.

## **VIII. POLICY EFFECTIVE DATE**

### **A. Evidence of Insurance**

A copy of the Flood Insurance Application and premium payment, or a copy of the declarations page, is sufficient evidence of proof of purchase for new policies. The NFIP does not recognize binders. However, the NFIP recognizes Certificates of Insurance for renewal policies.

### **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*. Use the application date or endorsement date plus 9 days to determine if the application or endorsement and premium payment were received within 10 days. When sent by certified mail, use the application date or endorsement date plus 3 days to determine if the application or endorsement and premium payment were mailed within 4 days.
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. Presentment of Premium Date Requirements for Loan Closing**

FEMA requires the Write-Your-Own companies and the NFIP Servicing Agent to record the presentment of premium date, the closing date, and the premium payer (insured, lender, title company, settlement attorney, etc.).

The NFIP rules allow the policy to be effective at closing provided that the coverage is applied for and the presentment of premium is made at or before the closing.

Presentment of premium is defined as:

1. The date of the check or credit card payment by the applicant or the applicant's representative if the premium payment is not part of a loan closing.
2. The date of the closing, if the premium payment is part of a loan closing.

For a loan closing, premium payment from the escrow account (lender's check), title company, or settlement attorney is considered made at closing, regardless of when the check is received by the writing company.

If the premium payment is not part of the closing, the closing date is the effective date only if the application date and check date or credit card payment date are on or before the closing date and the payment is received by the company within 10 days from the application date or prior to the closing date.

### **D. 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 that 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 applies unless the premium payment was made from the escrow account (lender's check), title company, or settlement attorney.

If a loss occurs during the first 30 days of the policy period, the insurer must obtain documentation, such as settlement papers, to verify the effective date of the policy before adjusting the loss.

**3. New Policy (in connection with lender requirement)**

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. If a loss occurs during the first 30 days of the policy period, the insurer must obtain a copy of the letter requiring mandatory purchase, to verify the effective date of the policy before adjusting the loss. The letter must be dated on or before the policy effective date.

**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 a SFHA.

(Example: FIRM revised--January 1, 2009, policy applied for and presentment of premium--August 3, 2009, policy effective date--August 4, 2009.) The waiting period rule listed under B.1 or B.2 above must be used. This rule applies to all property owners including condominium associations.

If a loss occurs during the first 30 days of the policy period, the insurer must obtain documentation, such as a copy of the previous and current map or other documentation confirming the map revision or update, to verify the effective date of the policy before adjusting the loss.

**5. New Policy (in connection with the purchase of an RCBAP)**

When a condominium association is purchasing a Residential Condominium Building Association Policy (RCBAP), the 30-day waiting period does not apply if the condominium association is required to obtain flood insurance as part of the security for a loan under the name of the condominium association. The coverage is effective upon completion of an application and presentment of premium. The waiting period rule listed under B.1 or B.2 applies unless the premium payment was made from the escrow account (lender's check), title company, or settlement attorney.

If a loss occurs during the first 30 days of the policy period, the insurer must obtain documentation, such as settlement papers, to verify the effective date of the policy before adjusting the loss.

## 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.

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 applies unless the premium payment was made from the escrow account (lender's check), title company, or settlement attorney.

If a loss occurs during the first 30 days of the policy period, the insurer must obtain documentation, such as settlement papers, to verify the effective date of the policy before adjusting the loss.

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 does not apply.

If a loss occurs during the first 30 days of the policy period, the insurer must obtain documentation, such as a copy of the letter requiring mandatory purchase, to verify the effective date of the policy before adjusting the loss.

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.

If a loss occurs during the first 30 days of the policy period, the insurer must obtain documentation, such as a copy of the previous and current map or other documentation confirming the map revision or update, to verify the effective date of the policy before adjusting the loss.

## 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 higher 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.

## 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, to verify the effective date of the policy before adjusting the loss.

## 10. Community Participation Date (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 waiting period rule listed under B.1 or B.2 above must be used.

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. 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 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 applies unless the premium payment was made from the escrow account (lender's check), title company, or settlement attorney.

The insurer may rely on an agent's representation on the endorsement that the loan exception applies unless there is a loss during the first 30 days after the endorsement effective date. In that case, the insurer must obtain documentation of the loan transaction, such as settlement papers, before adjusting the loss.

## 12. Renewals with 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. If a revised renewal offer

is generated at least 30 days before renewal with coverage more than the inflation increase option, the new limits will apply at policy renewal.

In either situation, 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 with 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 with 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 Standard Flood Insurance Policy (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 SFIPs, 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.

With two exceptions, where the discovery of insufficient premium or incomplete rating information is discovered after a loss, the complete provisions for reduction of coverage limits or reformation are described in:

- Dwelling Form, section VII, paragraph G.
- General Property Form, section VII, paragraph G.
- Residential Condominium Building Association Policy (RCBAP), section VIII, paragraph G.

The property must be insured using the correct SFIP form in order for these two exceptions to apply.

The two exceptions are following and apply only when after a loss it is discovered that the premium is insufficient to provide the coverage requested, or there is critical rating information missing that is necessary to properly rate the policy:

1. Any additional premium due will be calculated prospectively from the date of discovery; and
2. The automatic reduction in policy limits is effective the date of discovery.

This will provide policyholders with the originally requested limits at the time of a claim arising before the date of discovery without paying any additional premium. Policyholders will have 30 days to pay the additional premium due, or 60 days to obtain additional information and then 30 days to pay the additional premium due, for the remainder of the policy term to restore the originally requested limits without a waiting period.

In addition, payment of the claim will not be delayed because of additional information needed to calculate the correct payment.

If a claim occurs after the notice requesting additional information or additional premium due is sent to the policyholder, that claim cannot be processed with the originally requested amount of coverage until the information, if required, and the premium are received by the company within the required time.

However, all claim payments will be based on the coverage provided in accordance with the correct flood zone for the building location and not on the zone shown on the flood policy if it is in error.

For example, if a policy for a Post-FIRM elevated building is written incorrectly in a non-Special Flood Hazard Area, Zone X, and at the time of the loss the property is determined to be located in Zone AE, then the claim is paid in accordance with the coverage limitations applicable to Zone AE.

#### **E. Loss Assessments**

The SFIP provides limited coverage for loss assessments against condominium unit owners for flood damage to common areas of any building owned by the condominium association. The RCBAP does not provide assessment coverage. The Dwelling Form provides assessment coverage only under the circumstances, and to the extents, described below.

1. No RCBAP

- If the unit owner purchases building coverage under the Dwelling Form and there is no RCBAP, the Dwelling Form responds to a loss assessment against the unit owner for damages to common areas, up to the building coverage limit under the Dwelling Form.
- If there is damage to building elements of the unit as well, the building coverage limit under the Dwelling Form may not be exceeded by the combined settlement of unit building damages, which would apply first, and the loss assessment.

2. RCBAP Insured to at Least 80 Percent of the Building Replacement Cost

- If the unit owner purchases building coverage under the Dwelling Form and there is an RCBAP insured to at least 80 percent of the building replacement cost at the time of loss, the loss assessment coverage under the Dwelling Form will pay that part of a loss that exceeds 80 percent of the association's building replacement cost.
- The loss assessment coverage under the Dwelling Form will not cover the association's policy deductible purchased by the condominium association.
- If there is damage to building elements of the unit as well, the Dwelling Form pays to repair unit building elements after the RCBAP limits that apply to the unit have been exhausted. The coverage combination cannot exceed the building coverage limit under the Dwelling Form.

3. RCBAP Insured to Less than 80 Percent of the Building Replacement Cost

- If the unit owner purchases building coverage under the Dwelling Form and there is an RCBAP insured to less than 80 percent of the building replacement cost at the time of loss, the loss assessment coverage cannot be used to reimburse the association for its coinsurance penalty.
- The covered damages to the condominium association building must be greater than 80 percent of the building replacement cost at the time of loss

before the loss assessment coverage becomes available under the Dwelling Form. Covered repairs to the unit, if applicable, would have priority over loss assessments.

For more information on this topic, see "D. Assessment Coverage" on page CONDO 7 and Section III. C. 3. of the Dwelling Form, "Condominium Loss Assessments," on page POL 8.

**F. Improvements and Betterments and Tenant's Coverage**

Under the Standard Flood Insurance Policy, coverage for improvements and betterments is provided for tenants who have purchased personal property coverage. The maximum amount payable for this coverage, which applies to fixtures, alterations, installations, or additions made or acquired solely at the tenant's expense and comprising part of an insured building, is 10 percent of the personal property limit of liability shown on the Declarations Page. Use of improvements and betterments coverage reduces the amount of coverage available for personal property.

A tenant may purchase higher limits of coverage for improvements and betterments under the building coverage if the lease agreement with the building owner:

- Requires that the tenant purchase insurance coverage for the tenant's improvements and betterments that are made or acquired; and
- States that the tenant is responsible for the repair of the building and/or improvements and betterments that become damaged.

Duplicate coverage is not permitted under the NFIP, so only one policy can be issued for building coverage, and the amount of building coverage cannot exceed the maximum allowable under the Act. The policy may be issued either in the name of the building owner or in the names of the building owner and the tenant.

**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 (see Tentative Rates on page RATE 21).

## **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 9 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.

Pre-FIRM risks may not be rated using the submit-for-rate process except for buildings with subgrade crawlspaces as described on page RATE 25, paragraph G.

## **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.

## **E. Different Base Flood Elevations (BFEs) Reported**

When the BFE shown on a Flood Zone Determination Company's form is different than the BFE shown on the property owner's Elevation Certificate, the BFE shown on the Elevation Certificate must be used to rate the policy.

## **F. Flood Zone Discrepancies**

When presented with two different flood zones, use the more hazardous flood zone for rating unless the building qualifies for the grandfathering rule (see XIV.C. on page RATE 22).

## **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 8.

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.

#### **F. Contract Agent Rule**

A "Contract Agent" is an employee of a WYO Company, or an agent under written contract with WYO Company, empowered to act on the company's behalf and with authority to advise an applicant for flood insurance that the company will accept the risk. The effective date for a policy written through a Contract Agent has a waiting period that begins on the agent's or employee's receipt of the premium and completion of the application.

An agent under written contract to a WYO Company is not a Contract Agent if the WYO Company reserves the right to reject the risk. The effective date for a policy *not* written through a Contract Agent has a waiting period that begins on the WYO Company's receipt of the premium and completed application.

To establish a Contract Agent relationship acceptable to the NFIP, the WYO Company must include the stipulations above in its written contract with the agent or employee.



# APPLICATION

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## I. USE OF THE FORM

The NFIP Flood Insurance Application form, or a similar form for WYO companies, must be used for all flood insurance policies except the Preferred Risk Policy.

This section includes important guidance to carry out the regulatory intent and instructions on the rating of the different building types.

The flood insurance rate to be applied to a building in the NFIP is determined by establishing:

- Whether the building is Post-FIRM construction or Pre-FIRM construction.
- The building description with regard to:
  - Building occupancy
  - Building type
  - Basement type
  - Elevated building type
- The flood risk zone
- The elevation of the building

## II. BUILDING DESCRIPTION

For purposes of the NFIP, distinctions have been made among the following building types:

- Building Occupancy
  - Single family
  - 2-4 family
  - Other residential
  - Non-residential (including hotel/motel)
- Basement, Enclosure, Crawlspace
  - None
  - Finished Basement/Enclosure
  - Unfinished Basement/Enclosure
  - Crawlspace
  - Subgrade Crawlspace
- Number of floors in entire building
  - 1
  - 2
  - 3 or more
  - Split level
  - Townhouse/Rowhouse (RCBAP lowrise only)
  - Manufactured (mobile) home on foundation, including doublewide or travel trailer

- Elevated building

An elevated building is a building that has no basement and that has its lowest elevated floor raised above ground level by foundation walls, shear walls, posts, piers, pilings, or columns.

For Post-FIRM buildings in V Zones, elevated on solid perimeter foundation walls, submit the Application to the NFIP Bureau's Underwriting Department for rating.

## III. SCHEDULED BUILDING POLICY

1. To obtain a Scheduled Building Policy, an Application must be completed for each building and/or contents for which coverage is requested.
2. For each scheduled building (building and/or contents coverage), the Federal Policy Fee is \$35.00 per building.
3. All Flood Insurance Application forms must be completed in accordance with all Flood Insurance Manual rules and the Scheduled Building Policy qualifications.
4. If requesting a Scheduled Building Policy, indicate Building #1, Building #2, etc., in the upper right corner of each Application. Staple together the Applications as a single unit.

## IV. COMPLETING PART 1 OF THE FLOOD INSURANCE APPLICATION FORM

The following are instructions for completing Part 1 of the Flood Insurance Application form.

### 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 10-digit NFIP policy number.

### B. Policy Term (Billing/Policy Period)

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 the "Second Mortgagee or Other" section.

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 listed in the "Signature" section. The standard waiting period is 30 days.

**NOTE:** Refer to the General Rules section, page GR 9-10, for exceptions to the standard waiting period.

### C. Agent Information

Enter the producer's name, agency name and number, address, city, state, ZIP Code, telephone number, and fax number. Enter the producer's Tax I.D. Number.

### D. Insured Mail Address

Enter the name, mailing address, city, state, ZIP Code, and telephone number of the insured.

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. If there is more than one building at the property location, see "H. Property Location" in the next column for further instructions.

### E. Disaster Assistance

Check YES if flood insurance is being required for disaster assistance. Identify the Government (disaster) agency, and enter the insured's case file number.

If NO is checked, no further information is required.

### F. Property Location

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 the section blank unless there is more than one building at the property location.

If more than one building is at the location of the insured property, use the "Property Location" section to specifically identify the building. An example would be where five buildings with the

same mailing address and location are insured with separate policies. Describe briefly the building (barn, silo, etc.) in this section or submit a sketch showing the location of insured buildings to assist the NFIP in matching the policy number to the specific building insured. A clear description of the insured's property is important.

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

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.

### G. First Mortgagee

Enter the name, mailing address, city, state, ZIP Code, telephone number, and fax number of the first mortgagee. Enter the loan number. If not available at the time of application, the loan number should be added to the policy by submitting a General Change Endorsement form.

For condominium association applications, the mortgagees for the individual condominium unit owners must not be entered here. The General Property Form and RCBAP provide coverage for the entire building and the real property elements, including all units within the building and the improvements within the units.

### H. Second Mortgagee, Loss Payee or Other

Identify additional mortgagees by checking the appropriate box and entering the loan number, the mortgagee's name, mailing address, telephone number, and fax number.

For condominium associations, follow the appropriate instructions provided under "F. First Mortgagee."

If more than one additional mortgagee or disaster assistance agency exists, provide the requested information on the insurance agency's letterhead and attach the letterhead to the Application form. Provide the disaster assistance case number.

### I. Community Rating Map Information

Enter the map information that will be used for rating.

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

NOTE: The mailing address may or may not reflect the community where the property is located. Do not rely on the mailing address when determining community status and identification. Because of possible changes in the Flood Insurance Rate Map (FIRM), do not rely on information from a prior policy.

Enter the community identification number, map panel number, and revision suffix of the map that will be used for rating for the community where the building is located. When there is only one panel (i.e., a flat map), the community number will consist of only six digits. Use the FIRM in effect and that has been published at the time of presentment of premium and completion of application.

NOTE: Not all communities that have been assigned NFIP community numbers are participating in the National Flood Insurance Program. Policies may not be written in nonparticipating communities.

Community number and status may be obtained by calling the NFIP insurer, by consulting a local community official, or by checking the NFIP *Community Status Book* online (<http://www.fema.gov/fema/csb.shtm>).

Enter the FIRM zone in the space provided. If the program type is Emergency, leave this area blank.

Check if the community is in the Regular Program or Emergency Program.

If the community program type is Regular and the building is Pre-FIRM construction, enter the FIRM zone, if known; otherwise, enter UNKNOWN and follow the Alternative Rating procedure explained in the Rating section of this manual. UNKNOWN cannot be used for manufactured homes or other buildings located in a community having flood Zones V or V1-V30 (VE).

Determine whether the community is located in a Coastal Barrier Resource System (CBRS) or Otherwise Protected Area. See CBRS section for additional information.

#### **J. Current Community Map Information**

Complete this section only if the grandfathering rule is being applied.

Check YES if grandfathering; otherwise check NO.

If YES:

- Check whether the building was built in compliance or has had continuous coverage.
- Enter the prior policy number if grandfathering for continuous coverage.
- Enter the current community identification number, map panel number, suffix, FIRM zone, and, if applicable, the BFE.

#### **K. State-Owned Property and Buildings on Federal Land**

Check YES if the building is owned by a state government; otherwise, check NO.

Check YES if the building is located on federal land; otherwise, check NO.

NOTE: If the property is federally leased, refer to the Leased Federal Property Section for guidance.

#### **L. Building**

Complete all required information in this section.

##### **• Building Occupancy**

Indicate the type of occupancy for the building (i.e., single family, 2-4 family, other residential, or non-residential).

##### **• Basement/Enclosure/Crawlspace/Subgrade Crawlspace**

Indicate whether the building contains a basement (i.e., lowest floor below ground on all sides). If an enclosure is the lowest floor for rating, use the "With Basement/Enclosure/Crawlspace/Subgrade Crawlspace" Rate Table to determine the rate. (See Crawlspace on page RATE 25.)

If the enclosure/crawlspace is not the lowest floor for rating, use the "Without Basement/Enclosure/Crawlspace/Subgrade Crawlspace" Rate Table and describe the building as "Without Basement/Enclosure/Crawlspace/Subgrade Crawlspace." In Post-FIRM rated A zones, this means that the enclosure was designed with proper openings. In Post-FIRM V zones constructed before October 1, 1981, the enclosure is less than 300 square feet with breakaway walls and no machinery or equipment in the enclosure is below the BFE.

- **Number of Floors or Building Type**

Indicate the number of floors in the entire building, including the basement/enclosed area if applicable, in the appropriate space.

If the building type is a townhouse/rowhouse being covered under an RCBAP, check "Townhouse/Rowhouse (RCBAP Lowrise Only)."

If the building is a manufactured (mobile) home or travel trailer on a foundation, check "Manufactured (Mobile) Home on Foundation" regardless of the building's size. Dimensions of manufactured (mobile) homes and travel trailers are used only for determining replacement cost eligibility, not for rating.

- **Number of Occupancies (Units)**

For other than single family dwellings, indicate the number of units.

- **Condominium Form of Ownership**

Check YES if the building is under a Condominium Form of Ownership; otherwise check NO. (A homeowners association [HOA] may differ from a condominium form of ownership.) Refer to pages CONDO 8-9 for rating guidelines.

- **Condo Coverage**

If condominium coverage is being purchased, indicate whether the coverage is for a condominium unit or the entire condominium building.

- **Residential Condominium Building Association Policy**

For a Residential Condominium Building Association Policy (RCBAP), enter the total number of units (including non-residential) within the building and indicate whether the building is a high-rise or low-rise. The RCBAP covers only a residential condominium building in a Regular Program community.

- **Estimated Replacement Cost**

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.

- **Insured's Principal Residence**

Indicate whether the building is the policyholder's principal residence.

- **Building in Course of Construction**

Indicate whether the building is in the course of construction.

- **Building Walled and Roofed**

Indicate whether the building is walled and roofed. (See Building definition on page DEF 1.)

- **Elevated Building**

Indicate whether this is an elevated building. If it is, also indicate, in the next block, whether the area below the lowest elevated floor is free of obstruction or with obstruction.

For all elevated buildings using elevation for rating, complete Part 2 on the back of the Flood Insurance Application after you have completed Part 1.

- **Buildings Over Water**

Check NO if the building is not located over water. If building is located over water, indicate partially or entirely. (See Buildings Over Water on page GR 4.)

- **Describe Building and Use**

For other than 1-4 family dwellings, describe the insured building and its use. This includes manufactured (mobile) homes and travel trailers, other residential structures, and non-residential buildings. For all manufactured (mobile) homes and travel trailers, complete Part 2 on the back of the Flood Insurance Application after you have completed Part 1.

## **M. Contents**

Check the box that describes the location of the contents to be insured. Describe any contents that are not personal property household contents.

If only building insurance is to be purchased, be sure to notify the applicant of the availability of contents insurance. It is recommended that the applicant initial the contents coverage section if no contents insurance is requested. This will make the applicant aware that the policy will not provide payment for contents losses.

## N. Construction Data

### 1. Construction Date

Check one of the five blocks in the first part of this section, and enter the appropriate date for the date of construction or building permit date. (For substantial improvement, see the "Substantial Improvement Exception" instructions that follow.)

In the Emergency Program, provide the month/day/year of construction. If the month and day are unknown, enter July 1 (07/01) and enter the best information for the year of construction. The rest of the sections should be left blank.

If the building was constructed or substantially improved on or before December 31, 1974, or before the effective date of the initial FIRM for the community, the building is considered Pre-FIRM construction. Otherwise, the building is considered Post-FIRM.

If the building was substantially improved, enter the actual month, day, and year that substantial improvement started or the building permit date.

If the building was substantially damaged, enter the actual month, day, and year that substantial damage occurred. Substantial improvement includes buildings that have incurred "substantial damage" regardless of the actual repair work performed. The agent must obtain and submit a statement from a community official before the building can be considered substantially damaged.

If the policy is for a manufactured (mobile) home or travel trailer located outside a manufactured (mobile) home park or subdivision, enter the date of permanent placement of the manufactured (mobile) home. See the Rating section of this manual for rules for manufactured (mobile) homes located in manufactured (mobile) home parks and subdivisions.

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

- Substantial Improvement Exception

For new applications, renewal applications, and endorsements when making a *rating correction concerning a substantial improvement* to a Pre-FIRM building where the improvement is an addition to the building and it meets the conditions of Pre-FIRM construction, found on pages RATE 15-16 of this manual, the producer should complete the Construction Data section of the Application as follows:

- Enter the date of construction for the Pre-FIRM part of the building (not the date of construction of the addition). This date will be shown as the construction date on the declarations page.
- Do not respond to the question IS BUILDING POST-FIRM CONSTRUCTION? Instead, complete the top part of this section as follows:

"Substantial Improvement but continues to be Pre-FIRM."
- Supply the elevation data for the ADDITION.
- Complete the remainder of both parts of the Construction Data section in the usual manner.

If a policyholder elects to use the normal Post-FIRM rating for substantial improvement, the producer must complete Part 2 of the Application as indicated.

- Post-FIRM Construction

Check YES if the building is Post-FIRM construction or substantially improved; otherwise check NO.

### 2. Elevation Information

Elevation information must be completed in the second part of the Construction Data section.

- Building Diagram Number and Lowest Adjacent Grade

Provide the building diagram number and lowest adjacent grade from the Elevation Certificate (EC).

NOTE: Elevation Certificates certified on or after April 1, 2010, must be submitted on the 2009 EC form (OMB expiration 2012). The EC must meet all of the photograph requirements that are described on pages CERT 1-2 of this manual. *An EC submitted without the required photographs is not considered valid for rating.*

The lowest adjacent grade is not required for buildings without estimated BFE located in AO and unnumbered A and V zones. Policies rated using the Floodproofing Certificate do not require either the lowest adjacent grade or the diagram number.

In communities that participate in the NFIP's Community Rating System (CRS), building elevation information may be available from the community office in charge of building permits or floodplain management.

- Elevation Certification

Enter the elevation certification date for all new business applications.

- Elevation Information for Buildings in the Course of Construction

When the building is in the course of construction, the elevation information provided by the surveyor on the EC must be based on the proposed architectural plans. The NFIP requires the agent to describe and rate the structure based on the proposed plans. Building photographs are not required.

Buildings in the course of construction are to be rated the same as completed construction. A renewal application and a new EC with required building photographs must be submitted at renewal time. For example, if the building is elevated and the proposed plans show an enclosure, the building must be described as elevated with an enclosure. The only exception is when an EC was prepared in the course of construction, and the surveyor was able to provide all as-built elevation information required on the EC.

- Lowest Floor Elevation and Related Items

Use the building diagrams on pages CERT 23-25 to determine the correct lowest floor. See pages LFG 1-7 for information about determining the lowest floor for rating. When entering elevation data, **drop hundredths of a foot** and show only tenths of a foot. For example, if the elevation difference is 10.49', enter 10.4'; do not round up to 10.5'.

- Wave Height Adjustment

In Zones V, V1-V30, and VE, if NO is checked for the question about Effects of Wave Action, refer to pages RATE 30-31 for guidelines for FIRMS with wave heights.

- Floodproofing

If YES is checked for Floodproofed and the FIRM zone entered in the Community section of the Application is V, V1-V30, or VE, the Application must be submitted to the NFIP for underwriting and rating. For all other zones, refer to pages RATE 31-32 for elevation difference and rating guidelines.

To receive credit for floodproofing, the completed floodproofing certificate must be submitted. The residential floodproofing rating credit may be grandfathered for those residential buildings with a valid Residential Basement Floodproofing Certificate that were constructed between the effective date of the community's floodproofing eligibility and their rescission date, but not on or after the rescission date. (See pages CERT 5-6 for a list of communities approved for residential basement floodproofing.)

## O. Coverage and Rating

- Deductible and Deductible Buyback

Enter the deductible amount for building and/or contents. Also indicate whether the applicant is "buying back" a \$1000 deductible. Refer to page RATE 12 to buy back a \$1000 deductible. (See deductible factors on pages RATE 13 and CONDO 22.)



- Coverage

Check desired coverage against the "Amount of Insurance Available" table on page RATE 1. Then enter the limits.

- Rating

Enter the rates. Add additional charges/credits, ie., deductible reduction/increase, ICC Premium, CRS Premium Discount, Probation Surcharge (if any), and Federal Policy Fee. Calculate the Total Prepaid Amount.

- Rate Type

Select rate type. Note that a new rate type, Leased Federal Property (LFP), has been added. (For more information on Leased Federal Property, see LFP Section.)

- Community Rating System

Effective May 1, 2008, the Community Rating System (CRS) discount is not available on NFIP policies for Post-FIRM structures located in a Special Flood Hazard Area (SFHA) where the lowest floor elevation used for rating is at least 1 foot or more below the Base Flood Elevation (BFE), with the exception of (1) Post-FIRM V-Zone buildings with unfinished breakaway wall enclosures and machinery or equipment at or above the BFE, and (2) subgrade crawlspaces with certification.

The subgrade crawlspace exception must be certified by a community official letter containing the following statement:

"I certify that the building located at \_\_\_\_\_ [address] has a crawlspace that was built in compliance with the NFIP requirements for crawlspace construction as outlined in FEMA Technical Bulletin 11-01, 'Crawlspace Construction for Buildings Located in Special Flood Hazard Areas.'"

## P. Signature

The producer must sign the Application and is responsible for the completeness and accuracy of the information provided on it. Enter the date of application (month/day/year). The waiting period is added to this date to determine the policy effective date of the policy listed in the Policy Term section. A check or money order

for the Total Prepaid Amount, payable to the NFIP, must accompany the application.

Electronic transactions are permitted if the business process includes authentication of signatures and dates of receipt of premium. WYO companies are responsible for determining the business practices and transaction authentication methods they will use to ensure the security and integrity of such transactions. A credit card payment by VISA, MasterCard, American Express, Discover, or Diners Club will also be acceptable if a disclaimer form, signed by the insured, is submitted with the Flood Insurance Application. The disclaimer will state that cancellation of a policy due to a billing dispute will be permitted only for a billing error or fraud. If the credit card information is taken over the telephone by the producer, the producer may sign the authorization form on behalf of the payor only after having read the disclaimer to the payor.

## V. COMPLETING PART 2 OF THE FLOOD INSURANCE APPLICATION FORM

After completing Part 1 of the Flood Insurance Application, the producer must complete all relevant items in Part 2 of the Application for the following risks:

- Post-FIRM construction located in Zones A1-A30, AE, AH, AO, A, V1-V30, VE, and V.
- Pre-FIRM construction using optional Post-FIRM rating located in Zones A1-A30, AE, AH, AO, A, V1-V30, VE, and V.

Part 2 of the Application collects information about risk factors affecting the building, occupancy information, and elevation data relative to the ground level. A completed Elevation Certificate must be attached to the Application before sending it to the NFIP.

To complete Part 2 of the Application, the producer must:

- Obtain all necessary information from the applicant. Then select the building diagram that best illustrates the applicant's building. These diagrams are shown in the Elevation Certificate and Instructions, which are reproduced in the Special Certifications section of this manual.
- Transcribe the information from the applicant and Elevation Certificate onto Part

2 of the Application. For renewal applications, enter the policy number in the space at the top of the form. Be sure to have the applicant or the applicant's representative sign and date the bottom of the form.

The applicant or the applicant's representative must complete all numbered sections of the form, check all appropriate boxes, provide all information, and respond to all YES/NO questions that are applicable to the building. (For example, Section II should be completed only for Elevated Buildings.)

### SECTION I—ALL BUILDING TYPES

1. The number of the building diagram selected is entered here. Use the diagrams shown at the end of the Elevation Certificate and Instructions.
- 2.-4. The agent may obtain the requested elevation information from Section C of the Elevation Certificate, or the applicant or the applicant's representative may provide this information. If the applicant or the applicant's representative furnishes these measurements, they must be taken with a ruler or tape measure. All measurements are rounded to the nearest foot using the ground (grade) immediately next to the building.

NOTE: The terms "grade" and "ground" are used interchangeably. The intent is that man-made alterations of the grade, such as a declining driveway into a building or a dugout entrance to a basement, do not represent ground level.

5. If "OTHER" is checked in Question 5b, a brief description of the source must be provided.
6. If the answer to Question 6a is NO, Question 6b should be disregarded.
7. If the answer to Question 7a is NO, Questions 7b, 7c, 7d, and 7e should be ignored.

### SECTION II—ELEVATED BUILDINGS

If the building is a manufactured (mobile) home/travel trailer that has been elevated, complete this section in addition to Sections I and III.

8. Check the type of foundation used for the building.
9. If YES is checked, check the appropriate item(s).
10. **Refer to page LFG 1** to verify that the area below the elevated floor satisfies the definition of an enclosed area.

If Question 10a is NO, do not answer Questions 10b through 10f.

In Question 10b, enter the size of the area in square feet.

If Question 10c is YES, check the single most appropriate of boxes 1-4.

In Question 10d, check YES if the area is constructed with openings (excluding doors), within 1 foot of adjacent grade, to allow the passage of flood waters. Enter the number of openings and their total area in square inches.

If Question 10e is YES, provide a description.

In Question 10f, check YES if the enclosed area/garage has more than 20 linear feet of finished wall, paneling, etc; otherwise, check NO.

### SECTION III—MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS

11. Fill in the make, year of manufacture, model number, and serial number.
12. Enter the dimensions, excluding any permanent addition or extension to the manufactured (mobile) home or travel trailer.
13. Check YES if permanent additions or extensions are present; otherwise, check NO. If YES, enter dimensions.
14. If OTHER is checked, describe the anchoring system.
15. Check the appropriate box for how the manufactured (mobile) home was installed.
16. Check YES if the manufactured (mobile) home is located in a manufactured (mobile) home park or subdivision; otherwise, check NO.

### VI. MAILING INSTRUCTIONS

After completing all sections on the Application, attach all required certifications or other

documents to the applicant's check, draft, or money order, payable to the NFIP for the Total Prepaid Amount.

A credit card payment by VISA, MasterCard, American Express, Discover, or Diners Club will also be acceptable if a disclaimer form, signed by the insured, is submitted with the Flood Insurance Application. The disclaimer will state that cancellation of a policy due to a billing dispute will be permitted only for a billing error or fraud. If the credit card information is taken over the telephone by the producer, the producer may sign the authorization form on behalf of the payor only after having read the disclaimer to the payor.

Mail the original copy of the Application with the Total Prepaid Amount to the NFIP. Distribute copies of the Application to the agency file, the applicant, and the mortgagee. A copy of the Application and a copy of the premium payment are sufficient to satisfy the mortgagee's proof-of-purchase requirements.

After receipt of the Application and total prepaid amount, the NFIP will process the Application and issue the policy. The policy contract and declarations page will be mailed to the insured. Copies of the declaration page will be mailed to the producer and mortgagee(s).

## **VII. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS**

If an Application is not complete, or if the information presented on the Application is not correct, the Application will not be processed but

will be placed in a pending file until the completed or corrected information is provided by the producer. For the NFIP direct business, if the missing information is not provided, a policy will be issued using Tentative Rates. If insufficient information is available to tentatively rate the policy, the flood insurance will be rejected and the premium remittance refunded. For NFIP direct business, in the case of incomplete applications, the NFIP Servicing Agent will send the producer a transmittal document and a letter requesting the incomplete or missing information. Copies of this letter will be provided to the named insured and mortgagee(s). The producer should provide the additional or corrected information to the NFIP Servicing Agent along with the transmittal document.

Since coverage cannot be conferred in excess of the coverage that can be purchased for the amount presented (received by the NFIP), it is important that underpayment errors be corrected immediately. In the case of an underpayment, when both building and contents coverage have been requested, the coverage reduction will be prorated between building and contents in accordance with NFIP rules. The ratio of building to contents coverage for the full requested coverage will be used to determine the portion of the submitted premium available to purchase building and contents coverage.

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THIS LAYOUT OF THE REVISED FLOOD INSURANCE APPLICATION IS PROVIDED FOR YOUR REFERENCE.  
THE FINAL FORM IS AWAITING OMB APPROVAL AND NOT YET AVAILABLE.

PART 1 (OF 2) OF FLOOD INSURANCE APPLICATION

CURRENT POLICY NUMBER  
☐ NEW  
☐ RENEWAL

IMPORTANT— PLEASE PRINT OR TYPE

POLICY TERM	DIRECT BILL INSTRUCTIONS: <input type="checkbox"/> BILL INSURED <input type="checkbox"/> BILL SECOND MORTGAGEE <input type="checkbox"/> BILL OTHER		POLICY PERIOD IS FROM _____ TO _____ 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY <input type="checkbox"/> MAP REV. (ZONE CHANGE FROM NON-SFHA TO SFHA)—ONE DAY <input type="checkbox"/> LOAN TRANSACTION—NO WAITING <input type="checkbox"/> LENDER REQUIRED—NO WAITING (SFHA ONLY)															
	NAME, ADDRESS OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER:  AGENCY NO.: _____ AGENTS TAX ID: _____ PHONE NO.: _____ FAX NO.: _____		NAME, MAILING ADDRESS, AND TELEPHONE NO. OF INSURED:  PHONE NO.: _____ FAX NO.: _____															
AGENT INFORMATION	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FEMA <input type="checkbox"/> FHA <input type="checkbox"/> OTHER (SPECIFY): _____ ENTER CASE FILE NUMBER _____		IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, DESCRIBE PROPERTY LOCATION (DO NOT USE P.O. BOX). _____															
	NAME AND ADDRESS OF FIRST MORTGAGEE  LOAN NO.: _____ PHONE NO.: _____ FAX NO.: _____		IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, COMPLETE THE FOLLOWING, INCLUDING THE NAME AND ADDRESS <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> DISASTER AGENCY <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> IF OTHER, PLEASE SPECIFY: _____ LOAN NO.: _____ PHONE NO.: _____ FAX NO.: _____															
DISASTER ASSISTANCE	RATING MAP INFORMATION NAME OF COUNTY/PARISH _____ COMMUNITY NO./PANEL NO. AND SUFFIX _____ FIRM ZONE _____ COMMUNITY PROGRAM TYPE IS: <input type="checkbox"/> REGULAR <input type="checkbox"/> EMERGENCY		GRANDFATHERED? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF YES, <input type="checkbox"/> BUILT IN COMPLIANCE? <input type="checkbox"/> CONTINUOUS COVERAGE? PRIOR POLICY NO. _____ CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX _____ CURRENT FIRM ZONE _____ CURRENT BFE _____															
	IS INSURED BUILDING OWNED BY STATE GOVERNMENT? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING LOCATED ON FEDERAL LAND? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO																	
MORTGAGEE	BUILDING OCCUPANCY <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL)		NUMBER OF FLOORS IN ENTIRE BUILDING (INCLUDE BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 OR MORE <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TOWNHOUSE/ROWHOUSE (RCBAP LOWRISE ONLY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOME / TRAVEL TRAILERS HOME ON FOUNDATION IF NOT A SINGLE FAMILY DWELLING, THE NUMBER OF OCCUPANCIES (UNITS) IS _____															
	BASEMENT, ENCLOSURE, CRAWLSPACE <input type="checkbox"/> NONE <input type="checkbox"/> FINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> UNFINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> CRAWLSPACE <input type="checkbox"/> SUBGRADE CRAWLSPACE		CONDO FORM OF OWNERSHIP? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO CONDO COVERAGE IS FOR: <input type="checkbox"/> UNIT <input type="checkbox"/> ENTIRE BUILDING RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY ONLY: TOTAL NUMBER OF UNITS _____ (INCLUDE NON-RES) <input type="checkbox"/> HIGH-RISE <input type="checkbox"/> LOW-RISE ESTIMATED REPLACEMENT COST AMOUNT \$ _____ IS BUILDING INSURED'S PRINCIPAL RESIDENCE? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO															
BUILDING	IS BUILDING IN THE COURSE OF CONSTRUCTION? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO ?		IS BUILDING WALLED AND ROOFED? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING OVER WATER? <input type="checkbox"/> NO <input type="checkbox"/> PARTIALLY <input type="checkbox"/> ENTIRELY IS BUILDING ELEVATED? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF YES, AREA BELOW IS: <input type="checkbox"/> FREE OF OBSTRUCTION <input type="checkbox"/> WITH OBSTRUCTION IF ELEVATED, COMPLETE PART 2 OF APPLICATION.															
	BUILDING USE: <input type="checkbox"/> MAIN HOUSE/BUILDING <input type="checkbox"/> DETACHED GUEST HOUSE <input type="checkbox"/> DETACHED GARAGE <input type="checkbox"/> AGRICULTURAL BUILDING <input type="checkbox"/> WAREHOUSE <input type="checkbox"/> POOLHOUSE, CLUBHOUSE, RECREATION BUILDING <input type="checkbox"/> TOOL/STORAGE SHED <input type="checkbox"/> OTHER: _____		FOR MANUFACTURED (MOBILE) HOMES, COMPLETE PART 2, SECTION III.															
CONTENTS	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 PERSONAL PROPERTY HOUSEHOLD CONTENTS? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF NO, PLEASE DESCRIBE: _____ ALL BUILDINGS: (CHECK ONE OF THE FIVE BLOCKS AND RECORD CORRESPONDING DATE IN THE DATE BOX) <input type="checkbox"/> BUILDING PERMIT DATE <input type="checkbox"/> MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES <input type="checkbox"/> DATE OF CONSTRUCTION <input type="checkbox"/> MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT DATE: ____/____/____ (MM/DD/YYYY)																	
CONSTRUCTION DATA	IS BUILDING POST-FIRM CONSTRUCTION? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF POST-FIRM CONSTRUCTION IN ZONES AA-1-30, AE, AO, AH, V, VI-V30, VE, OR IF PRE-FIRM CONSTRUCTION IS ELEVATION RATED, ATTACH CERTIFICATION. BUILDING DIAGRAM NUMBER _____ LOWEST ADJACENT GRADE (LAG) _____ ELEVATION CERTIFICATION DATE _____ LOWEST FLOOR ELEVATION _____ (-) BASE FLOOD ELEVATION _____ (=) DIFFERENCE TO NEAREST FOOT _____ (+ OR -) IN ZONES V AND VI-V30 ONLY DOES BASE FLOOD ELEVATION INCLUDE EFFECTS OF WAVE ACTION? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING FLOOD-PROOFED? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO (SEE FLOOD INSURANCE MANUAL FOR CERTIFICATION FORM.)																	
	DEDUCTIBLE: BUILDING \$ _____ CONTENTS \$ _____ DEDUCTIBLE BUYBACK? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO																	
COVERAGE AND RATING	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		TOTAL PREMIUM	
SIGNATURE	BUILDING				.00		BUILDING				.00		.00				.00	
	CONTENTS				.00		CONTENTS				.00		.00				.00	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)		PAYMENT OPTION:		ANNUAL SUBTOTAL		\$												
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING		<input type="checkbox"/> CREDIT CARD		ICC PREMIUM														
<input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK FACTOR RATING FORM		<input type="checkbox"/> OTHER:		SUBTOTAL														
<input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY				CRS PREMIUM DISCOUNT _____ %														
<input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM				SUBTOTAL														
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. SEE REVERSE SIDE OF COPIES 2, 3, & 4				PROBATION SURCHARGE +														
SIGNATURE OF INSURANCE AGENT/BROKER		DATE (MM/DD/YYYY)		FEDERAL POLICY FEE +														
		(OVER)		TOTAL PREPAID AMOUNT		\$												

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:

- CURRENT POLICY NUMBER
- FL | | | | | | | |
- IF NEW, LEAVE BLANK

1. Diagram number selected from Building Diagrams 1-9:
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.

- If yes, check the appropriate items:
- |  |   |  |
|--|---|--|
| <input type="checkbox"/> 1 Furnace   | <input type="checkbox"/> 5 Heat pump      | <input type="checkbox"/> 8 Air conditioner |
| <input type="checkbox"/> 2 Hot water heater                                    | <input type="checkbox"/> 6 Fuel tank      | <input type="checkbox"/> 9 Cistern         |
| <input type="checkbox"/> 3 Elevator equipment                                  | <input type="checkbox"/> 7 Washer & dryer | <input type="checkbox"/> 10 Food freezer   |
| <input type="checkbox"/> 4 Other equipment or machinery servicing the building |   |  |

a) Is the garage attached to or part of the building?  
☐ Y YES    ☐ N NO

b) Total area of the garage: \_\_\_\_\_ square feet.

c) Are there any openings (excluding doors) that are designed to allow the passage of flood waters through the garage?  
☐ Y YES    ☐ N NO

If yes, number of permanent openings (flood vents) within 1 foot above the adjacent grade: \_\_\_\_\_. Total area of all permanent openings (flood vents): \_\_\_\_\_ square inches.

d) Is the garage used solely for parking of vehicles, building access, and/or storage?  
☐ Y YES    ☐ N NO

e) Does the garage contain machinery or equipment?  
☐ Y YES    ☐ N NO

If yes, check the appropriate items:

<input type="checkbox"/> 1 Furnace	<input type="checkbox"/> 5 Heat pump	<input type="checkbox"/> 8 Air conditioner
<input type="checkbox"/> 2 Hot water heater	<input type="checkbox"/> 6 Fuel tank	<input type="checkbox"/> 9 Cistern
<input type="checkbox"/> 3 Elevator equipment	<input type="checkbox"/> 7 Washer & dryer	<input type="checkbox"/> 10 Food freezer
<input type="checkbox"/> 4 Other equipment or machinery servicing the building		

f) Does the garage have more than 20 linear feet of finished wall paneling, etc.  
☐ Y YES    ☐ N NO

8. Elevating foundation of the building:

1	Piers, posts, or piles
2	Reinforced masonry piers or concrete piers or columns
3	Reinforced concrete shear walls
4	Solid perimeter walls (Note: Not approved for elevating in Zones VI-V30, VE, or V.)

- c) Is the area below the elevated floor enclosed using materials other than insect screening or light wood lattice?
- ☐ Y YES ☐ N NO

9. Does the area below the elevated floor contain machinery or equipment?

- ☒ YES    ☐ NO
- If yes, check the appropriate items:
- |  |   |  |
|--|---|--|
| <input type="checkbox"/> 1 Furnace   | <input type="checkbox"/> 5 Heat pump      | <input type="checkbox"/> 8 Air conditioner |
| <input type="checkbox"/> 2 Hot water heater                                    | <input type="checkbox"/> 6 Fuel tank      | <input type="checkbox"/> 9 Cistern         |
| <input type="checkbox"/> 3 Elevator equipment                                  | <input type="checkbox"/> 7 Washer & dryer | <input type="checkbox"/> 10 Food freezer   |
| <input type="checkbox"/> 4 Other equipment or machinery servicing the building |   |  |

10. Area below the elevated floor:

- a) Is the area below the elevated floor enclosed?

☐ Y YES    ☐ N NO

If yes, check one of the following:

☐ 1 Partially      ☐ 2 Fully

If 10a is NO, do not answer 10b through 10f.

- b) If enclosed, provide size of enclosed area/crawlspace:  
 | | | | | square feet.

- If yes, check one of the following:

- ☐ 1 Breakaway walls
- ☐ 2 Solid wood frame walls
- ☐ 3 Masonry walls
- ☐ 4 Other:

- d) Is the enclosed area/crawlspace constructed with openings (excluding doors) to allow the passage of flood waters through the enclosed area? ☒ Y YES ☐ N NO

If yes, number of permanent openings (flood vents) within 1 ft. above adjacent grade \_\_\_\_\_. Total Area of all permanent openings (flood vents) \_\_\_\_\_ square inches

- e) Is the enclosed area/crawlspace used for any purpose other than solely for parking of vehicles, building access, or storage?

☐ Y YES    ☐ N NO

If yes, describe:

- f) Does the enclosed area/garage have more than 20 linear feet of finished wall, paneling, etc.?

☐ Y YES    ☐ N NO

## 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?

☐ Y Yes ☐ N No

If yes, the dimensions are: x feet.

14. The manufactured (mobile) home's anchoring system utilizes:

- |   |                   |   |                |
|---|-------------------|---|----------------|
| 1 | Over-the-top ties | 4 | Ground anchors |
| 2 | Frame ties        | 5 | Slab anchors   |
| 3 | Frame connectors  | 6 | Other:         |

15. The manufactured (mobile) home was installed in accordance with:

- 1 Manufacturer's specifications
- 2 Local floodplain management standards
- 3 State and/or local building standards

16. Is the manufactured (mobile) home located in a manufactured (mobile) home park/subdivision?

☐ Y YES    ☐ N 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.

SIGNATURE OF INSURANCE AGENT/BROKER

DATE  
(MM/DD/YY)

## RATING

This section contains information, including rate tables, required to accurately rate a flood insurance policy. Information and rates for the Preferred Risk Policy (PRP) and Residential Condominium Building Association Policy (RCBAP) are found in their respective sections.

The detailed drawings, and accompanying text and tables, in the Lowest Floor Guide section are to be used as a guide for identifying the lowest floor for rating buildings. This guide will assist in developing the proper rate for the building.

Examples of some rating situations are shown on pages RATE 49 through RATE 63.

A premium table for single family Pre-FIRM buildings located in Special Flood Hazard Areas (SFHAs) is located on page RATE 11. These premiums were calculated using Rate Table 2. This premium table is included in this manual to help the agent more easily quote premiums for buildings that do not require elevation certification.

### I. AMOUNT OF INSURANCE AVAILABLE

		REGULAR PROGRAM		
		Basic Insurance Limits	Additional Insurance Limits	Total Insurance Limits
<b>BUILDING COVERAGE</b>				
Single Family Dwelling	\$ 35,000 *	\$ 60,000	\$190,000	\$250,000
2-4 Family Dwelling	\$ 35,000 *	\$ 60,000	\$190,000	\$250,000
Other Residential	\$100,000**	\$175,000	\$ 75,000	\$250,000
Non-Residential	\$100,000**	\$175,000	\$325,000	\$500,000
<b>CONTENTS COVERAGE</b>				
Residential	\$ 10,000	\$ 25,000	\$ 75,000	\$100,000
Non-Residential	\$100,000	\$150,000	\$350,000	\$500,000

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

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

**NOTE: For RCBAP, refer to CONDO Section for basic insurance limits and maximum coverage available.**

### II. RATE TABLES

Rate tables are provided for the Emergency Program and for the Regular Program according to Pre-FIRM, Post-FIRM, and zone classifications. Tables 1-5 show annual rates per

\$100 of coverage. Table 6 provides precalculated Pre-FIRM premiums for various coverage limits. See Table 7 for Federal Policy Fee and Probation Surcharge.

**TABLE 1. EMERGENCY PROGRAM RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

	Building	Contents
Residential	.76	.96
Non-Residential	.83	1.62

**TABLE 2. REGULAR PROGRAM -- PRE-FIRM CONSTRUCTION RATES<sup>1, 2</sup>**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

**FIRM ZONES A, AE, A1-A30, AO, AH, D**

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.76 / .57	.96 / 1.03	.76 / .57		.76 / 1.19		.83 / 1.14	
	With Basement	.81 / .84	.96 / .86	.81 / .84		.76 / .99		.88 / 1.12	
	With Enclosure	.81 / 1.02	.96 / 1.03	.81 / 1.02		.81 / 1.25		.88 / 1.41	
	Elevated on Crawlspace	.76 / .57	.96 / 1.03	.76 / .57		.76 / 1.19		.83 / 1.14	
	Non-Elevated with Subgrade Crawlspace	.76 / .57	.96 / .86	.76 / .57		.76 / 1.19		.83 / 1.14	
	Manufactured (Mobile) Home <sup>3</sup>	.76 / .57	.96 / 1.03					.83 / 1.14	
CONTENTS LOCATION	Basement & Above <sup>4</sup>				.96 / .86		.96 / .86		1.62 / 1.92
	Enclosure & Above <sup>5</sup>				.96 / 1.03		.96 / 1.03		1.62 / 2.30
	Lowest Floor Only - Above Ground Level				.96 / 1.03		.96 / 1.03		1.62 / 1.01
	Lowest Floor Above Ground Level and Higher Floors				.96 / .71		.96 / .71		1.62 / .86
	Above Ground Level - More than One Full Floor				.35 / .13		.35 / .13		.24 / .13
	Manufactured (Mobile) Home <sup>3</sup>								1.62 / 1.01

**FIRM ZONES V, VE, V1-V30**

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / 1.48	1.23 / 2.54	.99 / 1.48		.99 / 2.74		1.10 / 2.84	
	With Basement	1.06 / 2.21	1.23 / 2.14	1.06 / 2.21		1.06 / 4.09		1.16 / 4.23	
	With Enclosure	1.06 / 2.61	1.23 / 2.53	1.06 / 2.61		1.06 / 4.57		1.16 / 4.72	
	Elevated on Crawlspace	.99 / 1.48	1.23 / 2.54	.99 / 1.48		.99 / 2.74		1.10 / 2.84	
	Non-Elevated with Subgrade Crawlspace	.99 / 1.48	1.23 / 2.14	.99 / 1.48		.99 / 2.74		1.10 / 2.84	
	Manufactured (Mobile) Home <sup>3</sup>	.99 / 6.11	1.23 / 2.53					1.10 / 10.49	
CONTENTS LOCATION	Basement & Above <sup>4</sup>				1.23 / 2.14		1.23 / 2.14		2.14 / 5.00
	Enclosure & Above <sup>5</sup>				1.23 / 2.53		1.23 / 2.53		2.14 / 5.39
	Lowest Floor Only - Above Ground Level				1.23 / 2.53		1.23 / 2.53		2.14 / 4.52
	Lowest Floor Above Ground Level and Higher Floors				1.23 / 2.23		1.23 / 2.23		2.14 / 3.90
	Above Ground Level - More than One Full Floor				.47 / .32		.47 / .32		.45 / .43
	Manufactured (Mobile) Home <sup>3</sup>								2.14 / 9.80

**FIRM ZONES A99, B, C, X**

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	With Basement	.89 / .30	1.36 / .43	.89 / .30		.95 / .30		.95 / .30	
	With Enclosure	.89 / .34	1.36 / .49	.89 / .34		.95 / .34		.95 / .34	
	Elevated on Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Non-Elevated with Subgrade Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Manufactured (Mobile) Home <sup>3</sup>	.78 / .38	1.20 / .37					.95 / .39	
CONTENTS LOCATION	Basement & Above <sup>4</sup>				1.53 / .56		1.53 / .56		1.58 / .61
	Enclosure & Above <sup>5</sup>				1.53 / .65		1.53 / .65		1.58 / .73
	Lowest Floor Only - Above Ground Level				1.20 / .59		1.20 / .59		.97 / .43
	Lowest Floor Above Ground Level and Higher Floors				1.20 / .37		1.20 / .37		.97 / .31
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>3</sup>								.85 / .53

<sup>1</sup> Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, A1-A30, AO, AH, D.

<sup>2</sup> Pre-FIRM buildings with subgrade crawlspaces that are below the Base Flood Elevation (BFE) may use optional Post-FIRM elevation rating. Follow the procedures from the Specific Rating Guidelines for policy processing.

<sup>3</sup> The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

<sup>4</sup> Includes subgrade crawlspace.

<sup>5</sup> Includes crawlspace.



**TABLE 3A. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

**FIRM ZONES A99, B, C, X**

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	With Basement	.89 / .30	1.36 / .43	.89 / .30		.95 / .30		.95 / .30	
	With Enclosure	.89 / .34	1.36 / .49	.89 / .34		.95 / .34		.95 / .34	
	Elevated on Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Non-Elevated with Subgrade Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Manufactured (Mobile) Home <sup>1</sup>	.78 / .38	1.20 / .37					.95 / .39	
CONTENTS LOCATION	Basement & Above <sup>5</sup>				1.53 / .56		1.53 / .56		1.58 / .61
	Enclosure & Above <sup>6</sup>				1.53 / .65		1.53 / .65		1.58 / .73
	Lowest Floor Only - Above Ground Level				1.20 / .59		1.20 / .59		.97 / .43
	Lowest Floor Above Ground Level and Higher Floors				1.20 / .37		1.20 / .37		.97 / .31
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>1</sup>								.85 / .53

**FIRM ZONE D**

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.11 / .38	1.11 / .69	1.11 / .38		1.20 / .69		1.20 / .69	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Elevated on Crawlspace	1.11 / .38	1.11 / .69	1.11 / .38		1.20 / .69		1.20 / .69	
	Non-Elevated with Subgrade Crawlspace	1.11 / .38	1.11 / .69	1.11 / .38		1.20 / .69		1.20 / .69	
	Manufactured (Mobile) Home <sup>1</sup>	1.45 / .75	1.31 / .80					2.49 / .93	
CONTENTS LOCATION	Basement & Above <sup>5</sup>				***		***		***
	Enclosure & Above <sup>6</sup>				***		***		***
	Lowest Floor Only - Above Ground Level				1.11 / .69		1.11 / .69		1.95 / .62
	Lowest Floor Above Ground Level and Higher Floors				1.11 / .47		1.11 / .47		1.95 / .59
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.24 / .12
	Manufactured (Mobile) Home <sup>1</sup>								1.95 / .62

**FIRM ZONES AO, AH (No Basement/Enclosure/Crawlspace/Subgrade Crawlspace Buildings Only)<sup>2</sup>**

OCCUPANCY	Building		Contents	
	1-4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance <sup>3</sup>	.28 / .08	.23 / .08	.37 / .13	.23 / .13
Without Certification of Compliance or Elevation Certificate <sup>4</sup>	.93 / .21	1.01 / .36	1.17 / .24	1.97 / .31

<sup>1</sup> The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

<sup>2</sup> Zones AO, AH Buildings With Basement/Enclosure/Crawlspace/Subgrade Crawlspace: Submit for Rating

<sup>3</sup> "With Certification of Compliance" rates are to be used when the Elevation Certificate shows that the lowest floor is equal to or greater than the community's elevation requirement.

<sup>4</sup> "Without Certification of Compliance" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

<sup>5</sup> Includes subgrade crawlspace.

<sup>6</sup> Includes crawlspace.

\*\*\*SUBMIT FOR RATING

**TABLE 3B. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

**FIRM ZONES AE, A1-A30 -- BUILDING RATES**

Elevation of Lowest Floor Above or Below BFE <sup>1</sup>	One Floor No Basement/Enclosure/Crawlspace <sup>4</sup>		More than One Floor No Basement/Enclosure/Crawlspace <sup>4</sup>		More than One Floor With Basement/Enclosure/Crawlspace <sup>4</sup>		Manufactured (Mobile) Home <sup>2</sup>	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08
+3	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.25 / .08	.22 / .08
+2	.39 / .08	.26 / .08	.25 / .08	.20 / .08	.25 / .08	.20 / .08	.43 / .08	.34 / .08
+1	.69 / .09	.46 / .10	.47 / .08	.29 / .08	.31 / .08	.25 / .08	.88 / .09	.72 / .08
0	1.43 / .11	1.32 / .12	1.04 / .10	.80 / .15	.74 / .09	.60 / .16	2.25 / .11	1.83 / .09
-1 <sup>3</sup>	3.80 / 1.39	5.39 / 1.35	3.34 / 1.21	3.65 / .62	1.90 / .67	1.75 / .70	***	***
-2	***	***	***	***	***	***	***	***

**FIRM ZONES AE, A1-A30 -- CONTENTS RATES**

Elevation of Lowest Floor Above or Below BFE <sup>1</sup>	Lowest Floor Only – Above Ground Level (No Basement/Enclosure/Crawlspace <sup>4</sup> )		Lowest Floor Above Ground Level & Higher Floors (No Basement/Enclosure/Crawlspace <sup>4</sup> )		More than One Floor With Basement/Enclosure/Crawlspace <sup>4</sup>		Manufactured (Mobile) Home <sup>2</sup>	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+2	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.31 / .14
+1	.52 / .12	.32 / .18	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.55 / .14	.49 / .19
0	1.24 / .12	.78 / .39	.69 / .12	.53 / .24	.41 / .12	.32 / .12	1.14 / .15	1.13 / .19
-1 <sup>3</sup>	3.74 / .75	2.41 / 1.10	2.11 / .58	1.61 / .70	.60 / .14	1.06 / .14	***	***
-2	***	***	***	***	***	***	***	***

**FIRM ZONES AE, A1-A30 -- CONTENTS RATES**

Elevation of Lowest Floor Above or Below BFE <sup>1</sup>	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1		.35 / .12	.35 / .12	.22 / .12
-2		.35 / .12	.37 / .12	.24 / .12

<sup>1</sup> If Lowest Floor is -1 because of attached garage, submit application for special consideration. Rate may be lower.

<sup>2</sup> The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

<sup>3</sup> Use Submit-for-Rate guidelines if either the enclosure below the lowest elevated floor of an elevated building or the crawlspace (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

<sup>4</sup> Includes subgrade crawlspace.

**\*\*\* SUBMIT FOR RATING**

**TABLE 3C. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

**UNNUMBERED ZONE A -- WITHOUT  
BASEMENT/ENCLOSURE/CRAWLSPACE<sup>1,6</sup>**

Elevation Difference to nearest foot	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other & Non- Residential	Residential <sup>2</sup>	Non- Residential <sup>2</sup>	
+5 or more	.35 / .10	.47 / .15	.61 / .12	.64 / .12	NO ESTIMATED BASE FLOOD ELEVATION <sup>3</sup>
+2 to +4	1.08 / .13	.99 / .20	.86 / .17	.97 / .23	
+1	2.07 / .63	2.23 / .74	1.52 / .56	1.45 / .71	
0 or below	***	***	***	***	
+2 or more	.40 / .08	.33 / .09	.50 / .12	.48 / .12	WITH THE ESTIMATED BASE FLOOD ELEVATION <sup>4</sup>
0 to +1	1.05 / .12	.90 / .18	.84 / .16	.83 / .21	
-1	3.45 / 1.29	4.37 / 1.01	2.68 / .69	2.18 / 1.01	
-2 or below	***	***	***	***	
No Elevation Certificate <sup>5</sup>	4.02 / 1.41	5.45 / 1.68	3.33 / .99	3.21 / 1.34	No Elevation Certificate

<sup>1</sup> Zone A building with basement/enclosure/crawlspace/subgrade crawlspace – Submit for Rating.

<sup>2</sup> For elevation rated risks other than Single Family, when contents are located one floor or more above lowest floor used for rating – use .35 / .12.

<sup>3</sup> Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.

<sup>4</sup> Elevation difference is the measured distance between the estimated BFE provided by the community or registered professional engineer, surveyor, or architect and the lowest floor of the building.

<sup>5</sup> For building without basement, enclosure, or crawlspace, Elevation Certificate is optional.

<sup>6</sup> Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace may use this table if the rates are more favorable to the insured.

\*\*\* **SUBMIT FOR RATING**

**TABLE 3D. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

**FIRM ZONES '75-81, V1-V30, VE – BUILDING RATES<sup>1</sup>**

Elevation of Lowest Floor Above or Below BFE	One Floor, No Basement/Encl/ Crawlspace <sup>5</sup>		More than One Floor, No Basement/Encl/ Crawlspace <sup>5</sup>		More than One Floor, With Basement/Encl/ Crawlspace <sup>5</sup>		Manufactured (Mobile) Home <sup>2</sup>	
	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	Single Family	Non- Residential
0 <sup>3</sup>	2.55 / .46	3.09 / 1.20	2.07 / .46	2.24 / 1.12	1.79 / .46	2.00 / .91	3.83 / .38	5.47 / .34
-1 <sup>4</sup>	5.45 / 2.79	8.13 / 4.48	4.99 / 2.79	7.00 / 3.41	3.54 / 2.53	3.71 / 3.46	***	***
-2	***	***	***	***	***	***	***	***

**FIRM ZONES '75-81, V1-V30, VE – CONTENTS RATES**

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only -- Above Ground Level (No Basement/Encl/ Crawlspace <sup>5</sup> )		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl/ Crawlspace <sup>5</sup> )		More than One Floor With Basement/Enclosure/ Crawlspace <sup>5</sup>		Manufactured (Mobile) Home <sup>2</sup>	
	Residential	Non- Residential	Residential	Non- Residential	Residential	Non- Residential	Single Family	Non- Residential
0 <sup>3</sup>	3.96 / .55	3.50 / 2.56	2.57 / .61	2.44 / 1.53	1.45 / .55	1.45 / .55	3.81 / .61	3.97 / 3.27
-1 <sup>4</sup>	8.68 / 4.22	8.52 / 7.43	5.12 / 3.27	5.84 / 4.63	1.71 / .55	5.21 / .55	***	***
-2	***	***	***	***	***	***	***	***

**FIRM ZONES '75-81, V1-V30, VE – CONTENTS RATES**

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
0 <sup>3</sup>		.56 / .25	.56 / .25	.42 / .25
-1 <sup>4</sup>		.56 / .25	.56 / .25	.42 / .25
-2		.56 / .25	.56 / .25	.46 / .25

<sup>1</sup> Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

<sup>2</sup> The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

<sup>3</sup> These rates are to be used if the lowest floor of the building is at or above BFE.

<sup>4</sup> Use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

<sup>5</sup> Includes subgrade crawlspace.

**\*\*\*SUBMIT FOR RATING**

**FIRM ZONES '75-'81, UNNUMBERED V ZONE**

SUBMIT FOR RATING

**TABLE 3E. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES  
ANNUAL RATES PER \$100 OF COVERAGE**

**1981 POST-FIRM V1-V30, VE ZONE RATES<sup>1</sup>**

Elevation of the lowest floor above or below BFE adjusted for wave height <sup>2</sup>	Elevated Buildings Free of Obstruction <sup>3</sup>				
	Contents		Building		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More <sup>4</sup>	Replacement Cost Ratio .50 to .74 <sup>4</sup>	Replacement Cost Ratio Under .50 <sup>4</sup>
+4 or more	.41	.41	.66	.88	1.34
+3	.41	.41	.80	1.08	1.62
+2	.59	.63	1.03	1.38	2.07
+1	1.08	1.16	1.59	2.12	2.96
0	1.66	1.78	2.04	2.73	3.83
-1	2.40	2.47	2.70	3.56	4.63
-2	3.33	3.51	3.55	4.65	5.93
-3	4.57	4.85	4.57	6.11	7.74
-4 or below	***	***	***	***	***

<sup>1</sup> Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

<sup>2</sup> Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

<sup>3</sup> Free of Obstruction – The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:

- (1) Insect screening, provided that no additional supports are required for the screening; or
- (2) Wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ½ inch; or
- (3) Wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch.

Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized.

Any machinery or equipment below the lowest elevated floor must be at or above the BFE. See page RATE 20 for more details.

<sup>4</sup> These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased by the replacement cost. See pages RATE 20-21 for more details.

\*\*\* **SUBMIT FOR RATING**

**1981 POST-FIRM V1-V30, VE ZONE  
Non-Elevated Buildings**

SUBMIT FOR RATING

**1981 POST-FIRM UNNUMBERED V ZONE**

SUBMIT FOR RATING

**TABLE 3F. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE**

**1981 POST-FIRM V1-V30, VE ZONE RATES<sup>1,2</sup>**

Elevation of the lowest floor above or below BFE adjusted for wave height <sup>3</sup>	<b>Elevated Buildings With Obstruction<sup>6</sup></b>				
	Contents		Building		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More <sup>5</sup>	Replacement Cost Ratio .50 to .74 <sup>5</sup>	Replacement Cost Ratio Under .50 <sup>5</sup>
+4 or more	.53	.53	1.47	1.96	2.91
+3	.54	.54	1.64	2.16	3.29
+2	.70	.70	1.92	2.50	3.82
+1	1.25	1.33	2.35	3.15	4.56
0	1.79	1.88	2.77	3.79	5.14
-1 <sup>6</sup>	2.47	2.61	3.30	4.38	5.89
-2 <sup>6</sup>	3.43	3.66	4.10	5.39	7.00
-3 <sup>6</sup>	4.68	4.98	5.28	6.87	8.83
-4 or below <sup>6</sup>	***	***	***	***	***

<sup>1</sup> Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

<sup>2</sup> Rates provided are only for elevated buildings, except those elevated on solid perimeter foundation walls. For buildings elevated on solid perimeter foundation walls, and for non-elevated buildings, use the *Specific Rating Guidelines* document.

<sup>3</sup> Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

<sup>4</sup> With Obstruction –The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the "Free of Obstruction" rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See page RATE 20 for more details.

<sup>5</sup> These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased by the replacement cost. See pages RATE 20-21 for more details.

<sup>6</sup> For buildings with obstruction, use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

**\*\*\* SUBMIT FOR RATING**

**1981 POST-FIRM UNNUMBERED V ZONE**

SUBMIT FOR RATING

**TABLE 4. REGULAR PROGRAM – FIRM ZONE AR AND AR DUAL ZONES RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

**PRE-FIRM NOT ELEVATION-RATED RATES<sup>1, 2</sup>**

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	With Basement	.89 / .30	1.36 / .43	.89 / .30		.95 / .30		.95 / .30	
	With Enclosure	.89 / .34	1.36 / .49	.89 / .34		.95 / .34		.95 / .34	
	Elevated on Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Non-Elevated with Subgrade Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Manufactured (Mobile) Home <sup>3</sup>	.78 / .38	1.20 / .37					.95 / .39	
CONTENTS LOCATION	Basement & Above				1.53 / .56		1.53 / .56		1.58 / .61
	Enclosure & Above				1.53 / .65		1.53 / .65		1.58 / .73
	Lowest Floor Only - Above Ground Level				1.20 / .59		1.20 / .59		.97 / .43
	Lowest Floor Above Ground Level and Higher Floors				1.20 / .37		1.20 / .37		.97 / .31
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>3</sup>								.85 / .53

<sup>1</sup> Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

<sup>2</sup> Base Deductible is \$2,000.

<sup>3</sup> The definition of Manufactured (Mobile) Home includes travel trailers. See Page APP 3.

**POST-FIRM NOT ELEVATION-RATED RATES<sup>1</sup>**

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	With Basement	.89 / .30	1.36 / .43	.89 / .30		.95 / .30		.95 / .30	
	With Enclosure	.89 / .34	1.36 / .49	.89 / .34		.95 / .34		.95 / .34	
	Elevated on Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Non-Elevated with Subgrade Crawlspace	.78 / .21	1.20 / .37	.78 / .21		.74 / .21		.74 / .21	
	Manufactured (Mobile) Home <sup>2</sup>	.78 / .38	1.20 / .37					.95 / .39	
CONTENTS LOCATION	Basement & Above				1.53 / .56		1.53 / .56		1.58 / .61
	Enclosure & Above				1.53 / .65		1.53 / .65		1.58 / .73
	Lowest Floor Only - Above Ground Level				1.20 / .59		1.20 / .59		.97 / .43
	Lowest Floor Above Ground Level and Higher Floors				1.20 / .37		1.20 / .37		.97 / .31
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home <sup>2</sup>								.85 / .53

<sup>1</sup> Base Deductible is \$1,000.

<sup>2</sup> The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

**TABLE 5. REGULAR PROGRAM – PRE-FIRM AND POST-FIRM  
ELEVATION-RATED RATES ANNUAL  
RATES PER \$100 OF COVERAGE  
(Basic/Additional)**

**FIRM ZONES AR and AR Dual Zones – BUILDING RATES**

Elevation of Lowest Floor Above or Below BFE	One Floor, No Basement/Encl/ Crawlspace <sup>4</sup>		More than One Floor, No Basement/Encl/ Crawlspace <sup>4</sup>		More than One Floor, With Basement/Encl/ Crawlspace <sup>4</sup>		Manufactured (Mobile) Home <sup>1</sup>	
	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	Single Family	Non- Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08
+3	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.25 / .08	.22 / .08
+2	.39 / .08	.26 / .08	.25 / .08	.20 / .08	.25 / .08	.20 / .08	.43 / .08	.34 / .08
+1	.69 / .09	.46 / .10	.47 / .08	.29 / .08	.31 / .08	.25 / .08	.78 / .38	.72 / .08
0	.78 / .21	.74 / .21	.78 / .21	.81 / .15	.74 / .09	.60 / .16	.78 / .38	.95 / .39
-1 <sup>2</sup>	See Footnote <sup>2</sup>							

**FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES**

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only – Above Ground Level (No Basement/Encl/ Crawlspace <sup>4</sup> )		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl/ Crawlspace <sup>4</sup> )		More than One Floor With Basement/Enclosure/ Crawlspace <sup>4</sup>		Manufactured (Mobile) Home <sup>1</sup>	
	Residential	Non- Residential	Residential	Non- Residential	Residential	Non- Residential	Single Family	Non- Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+2	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.31 / .14
+1	.52 / .12	.32 / .18	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.55 / .14	.49 / .19
0	1.24 / .12	.78 / .39	.69 / .12	.53 / .24	.41 / .12	.32 / .12	1.14 / .15	.77 / .48
-1 <sup>2</sup>	See Footnote <sup>2</sup>							

**FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES**

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1 <sup>3</sup>		.35 / .12	.35 / .12	.22 / .12
-2 <sup>3</sup>		.35 / .12	.37 / .12	.24 / .12

<sup>1</sup> The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

<sup>2</sup> Use Table 4 Pre-FIRM and Post-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table.

<sup>3</sup> These rates are only applicable to Contents-only policies.

<sup>4</sup> Includes subgrade crawlspace.



**TABLE 6.  
PRECALCULATED PRE-FIRM PREMIUM TABLE  
FOR SINGLE-FAMILY DWELLINGS**

AMOUNT OF INSURANCE	PREMIUM <sup>1</sup> EXCLUDING ICC <sup>2</sup> AND FEDERAL POLICY FEE <sup>3</sup>			
	A, AE, A1-A30, AH, AO, D		V, VE, V1-V30	
	w/bsmt	w/o bsmt	w/bsmt	w/o bsmt
<b>BUILDING</b>				
\$ 20,000	\$ 162	\$ 152	\$ 212	\$ 198
\$ 30,000	\$ 243	\$ 228	\$ 318	\$ 297
\$ 40,000	\$ 324	\$ 304	\$ 424	\$ 396
\$ 50,000	\$ 405	\$ 380	\$ 530	\$ 495
\$ 60,000	\$ 486	\$ 456	\$ 636	\$ 594
\$ 70,000	\$ 570	\$ 513	\$ 857	\$ 742
\$ 80,000	\$ 654	\$ 570	\$1,078	\$ 890
\$ 90,000	\$ 738	\$ 627	\$1,299	\$1,038
\$100,000	\$ 822	\$ 684	\$1,520	\$1,186
\$125,000	\$1,032	\$ 827	\$2,073	\$1,556
\$150,000	\$1,242	\$ 969	\$2,625	\$1,926
\$175,000	\$1,452	\$1,112	\$3,178	\$2,296
\$200,000	\$1,662	\$1,254	\$3,730	\$2,666
\$225,000	\$1,872	\$1,397	\$4,283	\$3,036
\$250,000 <sup>4</sup>	\$2,082	\$1,539	\$4,835	\$3,406
<b>CONTENTS</b>				
\$ 5,000	\$ 48	\$ 48	\$ 62	\$ 62
\$ 10,000	\$ 96	\$ 96	\$ 123	\$ 123
\$ 15,000	\$144	\$144	\$ 185	\$ 185
\$ 20,000	\$192	\$192	\$ 246	\$ 246
\$ 25,000	\$240	\$240	\$ 308	\$ 308
\$ 30,000	\$283	\$292	\$ 415	\$ 435
\$ 40,000	\$369	\$395	\$ 629	\$ 689
\$ 50,000	\$455	\$498	\$ 843	\$ 943
\$ 60,000	\$541	\$601	\$1,057	\$1,197
\$ 70,000	\$627	\$704	\$1,271	\$1,451
\$ 80,000	\$790	\$807	\$1,485	\$1,705
\$ 90,000	\$799	\$910	\$1,699	\$1,959
\$100,000	\$885	\$1,013	\$1,913	\$2,213

<sup>1</sup> Premium before applying any CRS credits or optional deductible factors.

<sup>2</sup> For building coverage amounts of \$230,000 and less, add \$75 to the building premium selected from the table above to cover ICC cost, except for D zones. For D zones add \$6. For building coverage amounts above \$230,000, see Footnote 4 below.

<sup>3</sup> Add \$35 to the premium selected from the table above to cover Federal Policy Fee.

<sup>4</sup> Add \$60 to cover the ICC cost for the \$250,000 building limit, except for D zones. For D zones add \$4.

**TABLE 7. FEDERAL POLICY FEE AND PROBATION SURCHARGE TABLE**

FEDERAL POLICY FEE <sup>1</sup>	PROBATION SURCHARGE
\$35	\$50

<sup>1</sup> For the Preferred Risk Policy, the Federal Policy Fee is \$13.00.

### III. DEDUCTIBLES

As shown in Table 8A below, the NFIP standard deductible is either \$1,000 or \$2,000. The insured may choose a deductible amount different from the standard \$1,000 for Post-FIRM or the standard \$2,000 for structures in the Emergency Program and those rated using Pre-FIRM rates in Zones A, AO, AH, A1-A30, AE, VO, V1-V30, VE, V, AR, and AR Dual Zones (AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A). The optional deductible amount may be applied to policies insuring properties in either Emergency Program or Regular Program communities. Refer to page CONDO 22 for Residential Condominium Building Association Policy optional deductibles.

#### A. Buy-Back Deductibles

Policyholders who wish to reduce their deductibles from the standard deductibles of \$2,000 for Pre-FIRM SFHA risks may opt to

purchase separate \$1,000 deductibles for building and contents coverages, for an additional premium. The deductible factors provided on pages RATE 13 and CONDO 22 must be used to calculate the deductible surcharge.

#### B. Changes in Deductible Amount

The amount of the deductible may be increased during the policy term by submitting a completed General Change Endorsement form. The deductible amount may be reduced through the submission of a new Application at the time of renewal. This procedure does not require the completion of the entire Flood Insurance Application. Deductibles cannot be reduced mid term unless required by the mortgagee and written authorization is provided by the mortgagee. A 30-day waiting period will be applied to reduce the deductible.

**TABLE 8A. STANDARD DEDUCTIBLES**

EMERGENCY PROGRAM	REGULAR PROGRAM			
	Flood Zone	Pre-FIRM	Pre-FIRM with Optional Post-FIRM Elevation Rating	Post-FIRM
\$2,000	B, C, X, A99, D	\$1,000		\$1,000
	A, AO, AH, A1-A30, AE, VO, V1-V30, VE, V, AR, AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A	\$2,000	\$1,000	\$1,000

## TABLE 8B. DEDUCTIBLE FACTORS

### Single Family and 2-4 Family Building and Contents Policies<sup>1,2,3</sup>

Deductible Options: Building/Contents	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.	Deductible Options: Building/Contents	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.
\$1,000/\$1,000	1.000	1.100	\$4,000/\$3,000	.800	.875
\$2,000/\$1,000	.950	1.030	\$4,000/\$4,000	.775	.850
\$2,000/\$2,000	.925	1.000	\$5,000/\$1,000	.825	.900
\$3,000/\$1,000	.900	.980	\$5,000/\$2,000	.800	.875
\$3,000/\$2,000	.875	.950	\$5,000/\$3,000	.780	.850
\$3,000/\$3,000	.850	.925	\$5,000/\$4,000	.765	.830
\$4,000/\$1,000	.850	.900	\$5,000/\$5,000	.750	.810
\$4,000/\$2,000	.825	.900			

### Single Family and 2-4 Family Building Only or Contents Only Policies<sup>1,2,3</sup>

Building	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.
\$1,000	1.000	1.075
\$2,000	.935	1.000
\$3,000	.885	.945
\$4,000	.835	.890
\$5,000	.785	.840

Contents <sup>4</sup>	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.
\$1,000	1.000	1.100
\$2,000	.900	1.000
\$3,000	.825	.915
\$4,000	.750	.830
\$5,000	.675	.750

### Other Residential and Non-Residential Policies<sup>1,2,5</sup>

Bldg./Contents	Discount From		Amount	Building Only		Contents Only	
	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.		Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.
\$1,000/\$1,000	1.000	1.050	\$1,000	1.000	1.050	1.000	1.050
\$2,000/\$2,000	.960	1.000	\$2,000	.960	1.000	.965	1.000
\$3,000/\$3,000	.930	.970	\$3,000	.925	.965	.940	.975
\$4,000/\$4,000	.910	.950	\$4,000	.900	.935	.915	.950
\$5,000/\$5,000	.890	.930	\$5,000	.875	.910	.890	.925
\$10,000/\$10,000 <sup>5</sup>	.815	.855	\$10,000	.775	.800	.815	.850
\$15,000/\$15,000 <sup>5</sup>	.765	.800	\$15,000	.700	.725	.740	.775
\$20,000/\$20,000 <sup>5</sup>	.715	.750	\$20,000	.625	.650	.670	.700
\$25,000/\$25,000 <sup>5</sup>	.665	.700	\$25,000	.575	.600	.620	.650
\$50,000/\$50,000 <sup>5</sup>	.565	.600	\$50,000	.475	.500	.550	.575

<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> These deductible factors apply for condominium unit owners.

<sup>4</sup> Also applies to residential unit contents in Other Residential building or in multi-unit condominium building.

<sup>5</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 - \$230,000	\$230,001 - \$250,000	\$1 - \$480,000	\$480,001 - \$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.**
- (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.

## V. RATING STEPS

- A. Determine the exact location of the building and/or contents to be insured. IF THE MAILING ADDRESS DIFFERS FROM THE PROPERTY ADDRESS, USE THE PROPERTY ADDRESS ONLY.

- B. Determine if the building is located in an eligible community.

Not all communities participate in the NFIP. There is NO COVERAGE available in non-participating communities. If you are uncertain, call the NFIP insurer, consult a local community official, or check the NFIP *Community Status Book* online (<http://www.fema.gov/fema/csb.shtm>).

- C. Determine the NFIP program phase (Emergency or Regular) and the community in which the property is located.

Some communities may be eligible for premium discounts under the Community Rating System (CRS). See the CRS Section for a list of eligible communities, the corresponding discounts, and an example showing how to apply the CRS discount.

- D. Determine the location of the contents in the building.

- E. Determine the date of construction as described below.

- **Date of Construction—Buildings**

For flood insurance purposes, the date of construction for buildings under the NFIP must be determined in order to establish whether the building is Pre-FIRM or Post-FIRM construction.

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

For the Coastal Barrier Resources System, the start of construction or substantial improvement, for insurance purposes, must be determined in accordance with the documentation requirements set forth by the Coastal

Barrier Resources Act (CBRA). (See the Coastal Barrier Resources System Section.)

- **Date of Construction—Manufactured (Mobile) Homes/Travel Trailers**

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

For manufactured (mobile) homes located in manufactured (mobile) home parks or subdivisions, the date of construction is the date facilities were constructed for servicing the manufactured (mobile) home site, or the date of the permit, provided that construction began within 180 days of the permit date. This rule applies to all manufactured (mobile) homes even if the manufactured (mobile) home is rated and classified as single family.

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

- **Pre-FIRM Construction**

For the purpose of determining insurance rates, buildings for which the start of construction or substantial improvement was on or before December 31, 1974, or before the effective date of the initial FIRM for the community, are considered Pre-FIRM construction. However, for insurance purposes, manufactured (mobile) homes that are located or placed in existing manufactured (mobile) home parks or subdivisions, or expansions to existing manufactured (mobile) home parks or subdivisions, are considered Pre-FIRM.

All historic buildings are considered Pre-FIRM as long as the building meets the definition of a historic building. (See the Definitions Section.)

Pre-FIRM buildings that are substantially improved may continue being rated as Pre-FIRM if certain conditions are satisfied. Pre-FIRM rating is applicable ONLY when ALL of the following conditions are met:

- The building must be Pre-FIRM.
- The substantial improvement must be an ADDITION to the building. (This condition excludes substantial improvements made as interior remodeling or repair projects.)
- The ADDITION and extension must be next to and in contact with the existing building. (This condition does not apply to substantial improvements consisting of the construction of additional floors.)
- An Elevation Certificate must be submitted to the NFIP Underwriting Unit with the application or renewal. The Elevation Certificate must verify that the lowest floor elevation of the ADDITION is at or above the applicable Base Flood Elevation in effect at the time the addition is started.

NOTE: Elevation Certificates certified on or after April 1, 2010, must be submitted on the 2009 EC form (OMB expiration 2012). The Elevation Certificate must meet all photograph requirements described on pages CERT 1-2 of this manual. *An Elevation Certificate submitted without the required photographs is not considered valid for rating.*

If all of the above conditions are satisfied, the entire building is eligible for Pre-FIRM rates. (Except for some V-Zone risks and some manufactured [mobile] home risks, Post-FIRM rates provide less costly coverage and, therefore, the coverage may be rated using the lower Post-FIRM rates.)

If the above conditions are not satisfied, the entire building MUST be rated as Post-FIRM.

- Post-FIRM Construction

For insurance rating purposes, buildings for which the start of construction or substantial improvement was after December 31, 1974, or on or after the effective date of the initial FIRM for the community, whichever is later, are considered Post-FIRM construction. This would include all manufactured (mobile) homes located in either new manufactured (mobile) home parks or subdivisions or outside of existing manufactured (mobile) home parks or subdivisions.

## VI. PREMIUM CALCULATION

### A. Emergency Program

1. Determine Occupancy Type: Residential or Non-Residential.
2. Calculate premium using appropriate rates.
3. Apply appropriate deductible factor if an Optional Deductible is selected.
4. Add Federal Policy Fee.

### B. Regular Program

1. Determine if the property to be insured is Pre-FIRM or Post-FIRM. A Pre-FIRM premium table for standard risk, single family property is located on page RATE 11.
2. Determine Zone.
3. Determine Occupancy: Single Family, 2-4 Family, Other Residential, Non-Residential, or Manufactured (Mobile) Home.
4. Determine Building Type (including basement or enclosure, if any): one floor, two floors, three or more floors, split level, or manufactured (mobile) home on foundation.
5. Determine if building has basement (or enclosed area below an elevated building): none, finished, or unfinished.
6. Determine Elevation Difference.
7. Calculate premium using the appropriate rates.
8. Apply appropriate deductible factor if an Optional Deductible is selected.

- b. Lowest Floor Elevation (-2') = (-2') for rating purposes. The top of the bottom floor is below the highest adjacent grade by 2'.

5. Zones V1-V30, VE Post-FIRM 1975-81

Lowest Floor Elevation - Base Flood Elevation (BFE) = Elevation Difference

**C. Optional Elevation Rating**

Pre-FIRM construction, at the option of the applicant, may be rated using Pre- or Post-FIRM rating. Once it is determined which rating will provide a lower premium, a policy may be endorsed to obtain a lower rate.

Pre-FIRM buildings with subgrade crawl spaces that are below the Base Flood Elevation (BFE) may use optional Post-FIRM elevation rating. For policy processing, follow the Submit-for-Rate procedures on pages RATE 24-25. This is the only Pre-FIRM construction that can be rated using the Submit-for-Rate procedure.

**IX. PRE-FIRM ELEVATED BUILDING RATED AT PRE-FIRM RATES**

Pre-FIRM elevated buildings **with no enclosures** beneath the lowest elevated floor are to be rated using the No Basement rates.

Pre-FIRM elevated buildings **with enclosures** beneath the lowest elevated floor are to be rated using the With Enclosure rates.

**X. AR ZONE AND AR DUAL ZONE RATING**

NOTE: AR Dual Zones appear on the FIRM as AR/AE, AR/AH, AR/AO, AR/A1-A30, and AR/A.

For Pre-FIRM construction and Post-FIRM non-elevation rated risks, use the rates provided in Table 4.

Structures in AR and AR Dual Zones with an Elevation Certificate may be rated using the rates provided in Table 5.

**XI. POST-FIRM AO ZONE RATING**

In Zone AO, when the base flood depth number is not printed on the FIRM, a base flood depth of 2 feet is an acceptable standard unless modified by community ordinance or state law. The difference from the top of the lowest floor to the highest adjacent ground (grade) must be greater than or equal to 2 feet in order to use the more favorable With Certification of Compliance rates. If the difference is less than 2 feet, the Without Certification of Compliance rates are to be used.

**XII. POST-FIRM RATING OF ELEVATED BUILDINGS IN ZONES B, C, X, A99, AND D**

Post-FIRM elevated buildings in the above zones **with no enclosures** beneath the lowest elevated floor are to be rated using the No Basement/Enclosure rates.

Post-FIRM elevated buildings in the above zones **with enclosures** beneath the lowest elevated floor are to be rated using the With Enclosure rates.

**XIII. REGULAR PROGRAM V ZONE POST-FIRM CONSTRUCTION**

**A. Rating All V Zone Buildings**

For an elevated building (building on posts, piles, or piers only) rated without an enclosure or obstruction, the Zone V, V1-V30, and VE rates do not take into consideration the flood risk associated with any addition of a habitable area (finished or used as living or work area) below the lowest elevated floor. Further, rates do not allow for any flood risk to the machinery or equipment used to service the building located below the lowest elevated floor.

NOTE: A 1975-81 elevated building with an unfinished enclosure under 300 square feet, with breakaway walls, and without machinery or equipment, can be rated without taking into account the enclosure, but an elevated Post-FIRM building constructed on or after October 1, 1981, cannot.

For all non-elevated buildings, the Submit-for-Rate procedures should be followed.

**B. Zones VE and V1-V30—Enclosure Containing Machinery or Equipment Below BFE**

Follow these steps when determining the lowest floor for rating in Zones **VE and V1-V30** where there is an enclosure containing machinery or equipment located below the BFE:

- The bottom of the enclosure slab is the correct floor for rating. Determine whether the elevation in Item C2.c on the Elevation Certificate (EC) (bottom of lowest horizontal structural member) reflects the top or the bottom of the slab.
- If the lowest horizontal structural member is equal to or higher than Item C2.f on the EC (lowest adjacent grade), deduct (for 1-4 family residences) 12 inches from the

elevation found in Item C2.c and 18 inches for buildings other than 1-4 family. This estimated elevation is the elevation figure used for rating the flood insurance policy.

- If the surveyor has used Item C2.a on the EC (top of bottom floor including basement or enclosure) to indicate the elevation of the enclosure slab, then the bottom of the enclosure slab is the correct floor for rating. Determine whether the elevation in Item C2.a or Item C3.a reflects the top or the bottom of the slab.
- If Item C2.a is equal to or higher than Item C2.f, deduct (for 1-4 family residences) 12 inches from the elevation found in Item C2.a and 18 inches for buildings other than 1-4 family. This estimated elevation is the elevation figure used for rating the flood insurance policy.

#### **C. 1975-81 Post-FIRM V Zone Construction**

1975-81 Post-FIRM V-Zone Construction refers to any V-Zone Post-FIRM building for which the start of construction or substantial improvement began January 1, 1975, through September 30, 1981.

#### **D. 1981 Post-FIRM V Zone Construction**

1981 Post-FIRM V-Zone Construction refers to any V Zone Post-FIRM building for which (1) the permit application date for the construction or substantial improvement is on or after October 1, 1981, or (2) the permit was issued before October 1, 1981, and the actual start date of construction did not begin within 180 days of the permit date.

#### **E. Elevated Buildings—Post-FIRM V Zone Construction**

##### **1. Elevated Building Without Obstruction**

The area below the lowest elevated floor is open, with no obstruction, to allow the flow of floodwaters. Insect screening is permissible. Wooden or plastic lattice, slats, or shutters are also permissible if at least 40 percent of their area is open. Lattice can be no thicker than ½ inch; slats or shutters can be no thicker than 1 inch.

In addition, buildings are considered without obstruction if the area below the lowest elevated floor is enclosed by a combination of one solid breakaway wall or

garage door, and the other sides of the enclosure are insect screening, or wooden or plastic lattice, slats, or shutters. Machinery or equipment below the lowest elevated floor must be at or above the BFE. Use the rates from Table 3E. For unnumbered Zone V, use Submit-for-Rate guidelines.

##### **2. Elevated Building With Obstruction**

Buildings are rated With Obstruction if any of the following conditions are met:

- The area below the lowest elevated floor is enclosed fully by solid breakaway walls.
- The area below the lowest elevated floor is enclosed by a combination of two or more solid breakaway walls, with the remaining sides constructed of insect screening, or wooden or plastic lattice, slats, or shutters.
- Machinery or equipment below the lowest elevated floor is also below the BFE.

Use the rates from Table 3F provided that the enclosure is less than 300 square feet with solid breakaway walls, or any machinery or equipment is below the BFE. For unnumbered Zone V, use Submit-for-Rate guidelines.

#### **NOTE:**

- For elevated buildings with non-breakaway walls below their lowest elevated floors, elevated buildings with habitable or finished areas located below their lowest elevated floors, or buildings with enclosures 300 square feet or greater, the Submit-for-Rate procedures should be followed. Producers should be sure to include a recent photograph or blueprints, including a site grading plan if ocean front, a copy of the variance, and an Elevation Certificate with the Application form.

Any addition to a building during a policy term that changes the applicable rates must be endorsed to the policy. Any additional premium must be paid by the insured.



### 3. Replacement Cost Ratio

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

Replacement cost is defined as the amount of money required to replace or repair the insured building in the event of loss or damage, without a deduction for depreciation. The replacement cost ratio is determined by dividing the amount of building coverage by the replacement cost of the building.

If the replacement cost of the building exceeds the maximum statutory building limit, use the replacement cost, not the maximum statutory building limit, in calculating the ratio. For example, if the building replacement cost is \$1,000,000 and the amount of building coverage requested is the maximum statutory building limit of \$250,000, the rate is .25, so use the rate listed for "Replacement Cost Ratio Under .50."

Place the rate in the appropriate box on the Application and continue with the premium calculation.

### 4. Elevation Information

The lowest floor elevation must be identified for buildings in Zones V, V1-V30, and VE. Note that the lowest floor elevation is measured at the *bottom* of the lowest floor beam or slab, whichever is appropriate.

The BFE, including wave height, must be identified for any building located in Zones V1-V30 and VE.

## XIV. SPECIAL RATING SITUATIONS

### A. Tentative Rates

Tentative rates are used to issue policies when producers fail to provide the required actuarial rating information. With tentative rates, a policy will be generated with coverage limits based on the actual premium received. Tentatively rated

policies cannot be endorsed to increase coverage limits, or renewed for another policy term, until the required actuarial rating information and full premium payment are received.

Tentative rates are generally higher than the rates published in this manual (ranging from \$2 to \$10 per \$100 of coverage). When tentative rates are applied, a Declarations Page and a Tentative Rate Letter will be forwarded to the policyholder, producer, and mortgagee (if any), requesting the necessary information so that the proper rate can be determined. (Refer to page LFP 3 in the Leased Federal Property Section for tentative rates.)

If a loss occurs on a tentatively rated property, payment will be limited by the amount of coverage that the initially submitted premium will purchase using the correct actuarial rating information.

### B. Alternative Rates

When a building is Pre-FIRM and the FIRM zone is unknown, an alternative rating procedure can be used only if the building is located in a community that does not have any V Zones. In these cases, the NFIP will presume that the building is located in a Special Flood Hazard Area, and the FIRM zone should be shown as Zone AA. AA is not a valid flood zone designation; rather, it is a rating method used when the flood zone is unknown. The rates for FIRM Zone A for Pre-FIRM properties should then be used to compute the premium.

The alternative rating procedure is also used by the NFIP for renewal of policies in communities that have converted from the Emergency Program to the Regular Program during a policy's term. Again, this procedure can be used only when the community has no V Zones. In these cases, the NFIP assigns an AS Zone designation, which is not a valid flood zone designation, but rather a rating method, and uses the Pre-FIRM Zone A rates to compute the premium.

In both of the above situations, the producer should determine the actual FIRM zone and submit a General Change Endorsement to correct the FIRM zone and premium. All corrections should be made as soon as possible within the initial policy term after an AA or AS Zone designation has been made. If the correct flood zone is not provided, no Renewal Premium Notice will be issued.

### C. Map "Grandfather" Rules--Effect of Map Revisions on Flood Insurance Rates

A community will occasionally make structural improvements (dams, levees, etc.) to reduce the potential effects of flooding; experience new development aggravating the flooding situation, thereby expanding the floodplain; revise geographical boundaries resulting in the designation of additional flood hazard areas; or provide information to better delineate the BFE and/or flood insurance risk zones. When these situations occur, the FIRM is revised and republished.

The implementation of a new FIRM raises the question--HOW DOES THE NEW MAP AFFECT FLOOD INSURANCE RATES?

#### 1. Grandfather Rules

To recognize policyholders who have built in compliance with the FIRM and/or remained loyal customers of the NFIP by maintaining continuous coverage, the Federal Emergency Management Agency has "Grandfather rules." These rules allow such policyholders to benefit in the rating for that building. For such buildings, the insured would have the option of using the current rating criteria for that property or having the premium rate determined by using the BFE and/or flood zone on the FIRM (old map) in effect when the building was originally constructed (for those built in compliance) or when coverage was first obtained (for those with continuous coverage). This results in a cost savings to insureds when the new map resulting from a map revision would result in a higher premium rate.

The conditions that must be met for an insured to be eligible to receive the rating benefit from the "Grandfather rules" after a map revision (new map) becomes effective are described below.

#### 2. General Rule of Rating

Always use the new map if it will provide a more favorable premium (lower rate).

#### 3. Existing Business--Renewal Policies

Policies written to cover either Post-FIRM or Pre-FIRM construction may be renewed and rated based on the FIRM and/or BFE in effect when the policy was initially rated

as long as the coverage is continuous and the building has not been altered to make the reference level lower than the BFE on that FIRM. (NOTE: Alteration does not apply to Pre-FIRM construction or to risks grandfathered to a B, C, or X Zone.)

#### a. Examples--Post-FIRM Construction

- A building was constructed in 1980. Coverage was purchased at the time of construction. The FIRM zone in effect was A1. The BFE was 10'. The Lowest Floor was 11'. The elevation difference was +1, and the policy was rated using a +1 elevation difference.

This policy was written and continuously renewed for 3 years. In 1983 a new map for the community was issued.

The property remained in an A1 Zone. However, the BFE became 12'. Because the lowest floor did not change, the elevation difference was -1. Since the building was built in compliance and was not altered in any way, the policy can be rated using a +1 elevation difference.

- A building was constructed in 1980. The FIRM zone in effect was A. In 1983 the map was revised, which placed the building in a VE zone. Since continuous coverage existed and the building was not altered, the policyholder can continue to use Zone A in determining the rate.

#### b. Example--Pre-FIRM Construction

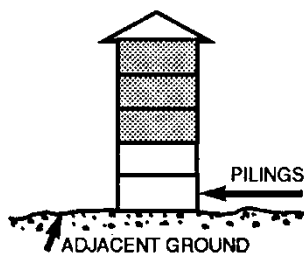
At the time flood insurance coverage was applied for, the building was located in Zone A99. A new map designated the zone as AE. The policy may continue to be rated using Zone A99 rates on the old map as long as there is no interruption in coverage.

#### 4. New Business--Applications for Coverage

##### a. Post-FIRM Construction

NOTE: These rules apply to buildings in all zones, including Zone D.

ON APPLICATION FORM



Elevated building,  
multiple occupancy,  
no enclosure

**Building Type  
(including enclosure  
if any)**

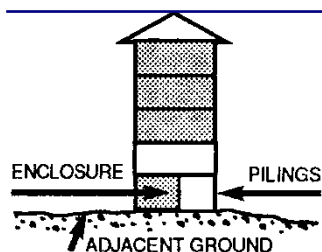
- Three or More Floors

**Enclosure**

- None

**Contents**

- Above Ground Level More Than One Full Floor



Elevated building,  
multiple occupancy,  
with enclosure

- Three or More Floors

- Unfinished

- Above Ground Level More Than One Full Floor

## XVI. FIRMS WITH WAVE HEIGHTS

The producer must determine whether or not the BFE on the FIRM includes wave height. With very few exceptions (for communities on the West Coast) the Flood Insurance Rate Maps (FIRMs) published prior to January 1, 1981, give still water levels that do not include wave height. FIRMs published January 1, 1981, and later indicate whether or not wave height is included. If wave height is included, the following statement appears on the map legend:

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

These adjustments apply to 1981 Post-FIRM construction (after October 1, 1981) for Zones V1-V30 and VE.

### A. Procedure for Calculating Wave Height Adjustment

The following information is needed:

- A completed Elevation Certificate.
- BFE from the Elevation Certificate (Item B9) or from the FIRM.
- Lowest Adjacent Grade from Item C2.f of the Elevation Certificate completed by a registered professional engineer, architect, or surveyor.
- Depth of Still Water Flooding (subtract the Lowest Adjacent Grade from the BFE).

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

For example, a building's site is determined to be located in Zone V8 with a BFE of 14' NGVD on the appropriate FIRM. Using the information from the Elevation Certificate, the BFE is calculated as follows:

#### Example 1:

Base flood elevation	14'
Lowest adjacent grade	<u>-6'</u>
Difference	8'
Factor	<u>x 0.55</u>
Wave height adjustment (2.1' minimum)	4.4'
Base flood elevation	<u>+ 14'</u>
BFE adjusted	18.4'

#### Example 2:

Base flood elevation	14'
Lowest adjacent grade	<u>-11'</u>
Difference	3'
Factor	<u>x 0.55</u>
Wave height adjustment (2.1' minimum)	1.65'
	2.1'*
Base flood elevation	<u>+ 14'</u>
BFE adjusted	16.1'

\* In Example 2, if the calculation results in less than the minimum 2.1 feet, use 2.1 feet in the calculation of the BFE adjusted.

### B. Wave Heights in Numbered Zones V1-V30 and VE 1981 Post-FIRM Construction

For most communities that have Coastal High Hazard Areas, the Wave Height Adjustment to the Base Flood Elevation (BFE) has been included on the FIRM.

No wave height adjustment is required for any numbered V Zone area included on a FIRM for any Pacific Coast community

since the wave action effects have already been considered in establishing the BFEs on the Pacific Coast.

The 1981 and later FIRMs for the Atlantic and Gulf Coast communities indicate whether or not wave height is included. If wave height is included, the following statement appears under "Notes to User" on the map legends: "Coastal base flood elevations shown on this map include the effects of wave action."

### **C. Unnumbered V Zones 1981 Post-FIRM Construction**

Determining wave heights in coastal communities is a very important additional risk consideration in the engineering or architectural certification that the structure is securely anchored to adequately anchored pilings or columns in order to withstand velocity waters and hurricane wave wash. In these rare instances, it will be necessary to obtain, review, and reasonably utilize any BFE data available from a Federal, state, or other source, until such other data have been provided by the Federal Emergency Management Agency as criteria to determine the BFEs, including wave heights.

### **D. Rate Selection Procedure**

Factors used in determining the appropriate insurance rate are:

1. The elevation of the building relative to the BFE adjusted by the wave height factor for an individual building site or the actual FIRM BFEs on the appropriate FIRM (include the effect of wave action [wave height]), and
2. The existence or non-existence of obstructions under the beam supporting the building's lowest floor.

The replacement cost ratio is used to select the specific rate. Complete the appropriate section of the Application.

## **XVII. FLOODPROOFED BUILDINGS**

Floodproofing and the completion of the Floodproofing Certificate are described in detail in the Special Certifications section.

### **A. Elevation Difference**

To determine the elevation difference used for the rating of floodproofed buildings, the following procedures should be used if rounding is necessary:

1. Round floodproofed elevation to the nearest foot if the BFE is shown in feet. Convert the floodproofed elevation to tenths of feet if the BFE is shown in tenths of feet.
2. The elevation difference should be rounded to the nearest higher elevation. Use 0.5 feet as the midpoint and always round up. (Example: +1.5 becomes +2; -0.5 becomes 0; -1.4 becomes -1; -1.5 becomes -1; -1.6 becomes -2.)

In order to qualify for floodproofing credit, buildings in unnumbered A Zones with estimated BFE and buildings in AE, A1-A30, and AH Zones must be floodproofed to at least 1 foot higher than their BFEs. Buildings in AO Zones must be floodproofed to at least 1 foot higher than their Base Flood Depths.

### **B. Rating**

When computing a premium for a floodproofed building, use the following procedure:

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

The building must be floodproofed to +1 foot in order to receive a rate equivalent to a building with its lowest floor elevated to the BFE.

For example, if the building is located in Zone AO and the community's floodproofing standards have been approved to a level of 3 feet above the highest adjacent grade (HAG) for the lowest floor of a nonfloodproofed building, to qualify for With Certification of Compliance rates, a building must meet the following standards:

- Be floodproofed to an elevation of 4 feet above HAG (1 foot above the community's minimum standard of 3 feet above HAG).
- 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 35) 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 (EC), and photographs. See pages CERT 1-2 of this manual for photograph requirements pertaining to the EC.

### **B. Submission**

The completed form should be submitted to the NFIP Bureau and Statistical Agent, Underwriting Department, 8400 Corporate Drive, Suite 350, Landover, MD 20785.

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

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, 8400 Corporate Drive, Suite 350, Landover, MD 20785. 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.



## **XIX. RATING EXAMPLES**

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## EXAMPLE 1

### EMERGENCY PROGRAM, STANDARD DEDUCTIBLE

#### Data Essential To Determine Appropriate Rates and Premium:

- **Emergency Program**
- Flood Zone: N/A
- Occupancy: Single-Family Dwelling
- # of Floors: 1 Floor
- Basement/Enclosure: None
- Deductible: \$2,000/\$2,000
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: \$35,000
- Contents: \$10,000
- ICC Premium: N/A
- CRS Rating: N/A
- CRS Discount: N/A

#### Determined Rates:

Building: .76                      Contents: .96

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	<b>35,000</b>	<b>.76</b>	<b>266</b>				<b>0</b>	<b>35,000</b>	<b>266</b>
CONTENTS	<b>10,000</b>	<b>.96</b>	<b>96</b>				<b>0</b>	<b>10,000</b>	<b>96</b>
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)  <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM						PAYMENT OPTION:  <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL  ICC PREMIUM  SUBTOTAL  CRS PREMIUM DISCOUNT _____%  SUBTOTAL	
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.  _____ SIGNATURE OF INSURANCE AGENT/BROKER                      DATE (MM/DD/YY)						PROBATION SURCHARGE		—	
						FEDERAL POLICY FEE		<b>35</b>	
						TOTAL PREPAID AMOUNT		<b>397</b>	

#### Premium Calculation:

- |                                       |   |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$266 / Contents: \$96                                |
| 2. Apply Deductible Factor:           | Building: 1.000 x \$266 = \$266 / Contents: 1.000 x \$96 = \$96 |
| 3. Premium Reduction/Increase:        | Building: \$0 / Contents: \$0                                   |
| 4. Subtotal:                          | \$362   |
| 5. Add ICC Premium:                   | N/A   |
| 6. Subtract CRS Discount:             | N/A   |
| 7. Subtotal:                          | \$362   |
| 8. Probation Surcharge:               | N/A   |
| 9. Add Federal Policy Fee:            | \$35  |
| 10. Total Prepaid Amount:             | \$397   |

## EXAMPLE 2

### REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, \$2,000/\$1,000 DEDUCTIBLE OPTION, ZONE B

#### Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**

- Flood Zone: B
- Occupancy: Single-Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$2,000/\$1,000
- Deductible Factor: 1.03
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: \$150,000
- Contents Coverage: \$60,000
- ICC Premium: \$6
- CRS Rating: N/A
- CRS Discount: N/A

#### Determined Rates:

Building: .78/.21

Contents: 1.20/.37

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	<b>60,000</b>	<b>.78</b>	<b>468</b>	<b>90,000</b>	<b>.21</b>	<b>189</b>	<b>+20</b>	<b>150,000</b>	<b>677</b>	
CONTENTS	<b>25,000</b>	<b>1.20</b>	<b>300</b>	<b>35,000</b>	<b>.37</b>	<b>130</b>	<b>+13</b>	<b>60,000</b>	<b>443</b>	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)  <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION:  <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL  ICC PREMIUM  SUBTOTAL  CRS PREMIUM DISCOUNT ____%  SUBTOTAL	<b>1,120</b>  <b>6</b>  <b>1,126</b>  <b>—</b>  <b>1,126</b>
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.  _____ SIGNATURE OF INSURANCE AGENT/BROKER                      DATE (MM/DD/YY)							PROBATION SURCHARGE		<b>—</b>	
							FEDERAL POLICY FEE		<b>35</b>	
							TOTAL PREPAID AMOUNT		<b>1,161</b>	

#### Premium Calculation:

- |                                       |  |
|---------------------------------------|--|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$657 / Contents: \$430                                |
| 2. Apply Deductible Factor:           | Building: 1.03 x \$657 = \$677 / Contents: 1.030 x \$430 = \$443 |
| 3. Premium Increase:                  | Building: \$677 - \$657 = \$20 / Contents: \$443 - 430 = \$13    |
| 4. Subtotal:                          | \$1,120  |
| 5. Add ICC Premium:                   | \$6  |
| 6. Subtract CRS Discount:             | N/A  |
| 7. Subtotal:                          | \$1,126  |
| 8. Probation Surcharge:               | N/A  |
| 9. Add Federal Policy Fee:            | \$35   |
| 10. Total Prepaid Amount:             | \$1,161  |

## EXAMPLE 3

### REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, \$1000 DEDUCTIBLE OPTION (SURCHARGE), ZONE AE

#### Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AE
- Occupancy: Single-Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: Enclosure
- Deductible: \$1000/\$1000
- Deductible Factor: 1.100
- Contents Location: Enclosure and Above
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: \$150,000
- Contents Coverage: \$60,000
- ICC Premium: \$75
- CRS Rating: N/A
- CRS Discount: N/A

#### Determined Rates:

Building: .81/1.02      Contents: .96/1.03

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	<b>60,000</b>	<b>.81</b>	<b>486</b>	<b>90,000</b>	<b>1.02</b>	<b>918</b>	<b>+140</b>	<b>150,000</b>	<b>1,544</b>
CONTENTS	<b>25,000</b>	<b>.96</b>	<b>240</b>	<b>35,000</b>	<b>1.03</b>	<b>361</b>	<b>+60</b>	<b>60,000</b>	<b>661</b>
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL <b>2,205</b>
							ICC PREMIUM <b>75</b>		
							SUBTOTAL <b>2,280</b>		
							CRS PREMIUM DISCOUNT ____% <b>—</b>		
							SUBTOTAL <b>2,280</b>		
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.  _____ SIGNATURE OF INSURANCE AGENT/BROKER                      DATE (MM/DD/YY)							PROBATION SURCHARGE <b>—</b>		
							FEDERAL POLICY FEE <b>35</b>		
							TOTAL PREPAID AMOUNT <b>2,315</b>		

#### Premium Calculation:

- |                                       |   |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$1,404 / Contents: \$601                                   |
| 2. Apply Deductible Factor:           | Building: 1.100 x \$1,404 = \$1,544 / Contents: 1.100 x \$601 = \$661 |
| 3. Premium Increase:                  | Building: \$1,544 - \$1,404 = \$140 / Contents: \$661 - \$601 = \$60  |
| 4. Subtotal:                          | \$2,205   |
| 5. Add ICC Premium:                   | \$75  |
| 6. Subtract CRS Discount:             | N/A   |
| 7. Subtotal:                          | \$2,280   |
| 8. Probation Surcharge:               | N/A   |
| 9. Add Federal Policy Fee:            | \$35  |
| 10. Total Prepaid Amount:             | \$2,315   |

## EXAMPLE 4

### REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, \$3,000/\$2,000 DEDUCTIBLE OPTION, ZONE A15

#### Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: A15
- Occupancy: Single-Family Dwelling
- # of Floors: 3 Floors
- Basement/Enclosure: Basement
- Deductible: \$3,000/\$2,000 Building and Contents
- Deductible Factor: .950
- Contents Location: Basement and Above
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: \$250,000
- Contents Coverage: \$100,000
- ICC Premium: \$60
- CRS Rating: 4
- CRS Discount: 30%

#### Determined Rates:

Building: .81/.84      Contents: .96/.86

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	<b>60,000</b>	<b>.81</b>	<b>486</b>	<b>190,000</b>	<b>.84</b>	<b>1,596</b>	<b>-104</b>	<b>250,000</b>	<b>1,978</b>	
CONTENTS	<b>25,000</b>	<b>.96</b>	<b>240</b>	<b>75,000</b>	<b>.86</b>	<b>645</b>	<b>-44</b>	<b>100,000</b>	<b>841</b>	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)  <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION:  <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL  ICC PREMIUM  SUBTOTAL  CRS PREMIUM DISCOUNT    30%  SUBTOTAL	<b>2,819</b>          <b>2,879</b>       <b>2,015</b>
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.  _____ SIGNATURE OF INSURANCE AGENT/BROKER                      DATE (MM/DD/YY)							PROBATION SURCHARGE  FEDERAL POLICY FEE		—  <b>35</b>	
							TOTAL PREPAID AMOUNT		<b>2,050</b>	

#### Premium Calculation:

- |                                       |  |
|---------------------------------------|--|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$2,082 / Contents: \$885                                  |
| 2. Apply Deductible Factor:           | Building: .950x \$2,082 = \$1,978/ Contents: .950 x \$885 = \$841    |
| 3. Premium Reduction:                 | Building: \$2,082 - \$1,978 = \$104 / Contents: \$885 – \$841 = \$44 |
| 4. Subtotal:                          | \$2,819  |
| 5. Add ICC Premium:                   | \$60   |
| 6. Subtract CRS Discount:             | -\$864 (30%)   |
| 7. Subtotal:                          | \$2,015  |
| 8. Probation Surcharge:               | N/A  |
| 9. Add Federal Policy Fee:            | \$35   |
| 10. Total Prepaid Amount:             | \$2,050  |

## EXAMPLE 5

### REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$5,000/\$5,000 DEDUCTIBLE OPTION, ZONE AE

#### Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AE
- Occupancy: Non-Residential
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$5,000/\$5,000
- Deductible Factor: .890
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +4
- Flood Proofed Yes/No: No
- Building Coverage: \$500,000
- Contents Coverage: \$500,000
- ICC Premium: \$4
- CRS Rating: 5
- CRS Discount: 25%

#### Determined Rates:

Building: .20/.08                      Contents: .22/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	<b>175,000</b>	<b>.20</b>	<b>350</b>	<b>325,000</b>	<b>.08</b>	<b>260</b>	<b>-67</b>	<b>500,000</b>	<b>543</b>
CONTENTS	<b>150,000</b>	<b>.22</b>	<b>330</b>	<b>350,000</b>	<b>.12</b>	<b>420</b>	<b>-82</b>	<b>500,000</b>	<b>668</b>
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL <b>1,211</b>
							ICC PREMIUM <b>4</b>		
							SUBTOTAL <b>1,215</b>		
							CRS PREMIUM DISCOUNT      25% <b>-304</b>		
							SUBTOTAL <b>911</b>		
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. _____ SIGNATURE OF INSURANCE AGENT/BROKER                      DATE (MM/DD/YY)							PROBATION SURCHARGE —		
							FEDERAL POLICY FEE <b>35</b>		
							TOTAL PREPAID AMOUNT <b>946</b>		

#### Premium Calculation:

- |                                       |   |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$610 / Contents: \$750                               |
| 2. Apply Deductible Factor:           | Building: .890 x \$610 = \$543 / Contents: .890 x \$750 = \$668 |
| 3. Premium Reduction:                 | Building: \$610 - \$543 = \$67 / Contents: \$750 - \$668 = \$82 |
| 4. Subtotal:                          | \$1,211   |
| 5. Add ICC Premium:                   | \$4   |
| 6. Subtract CRS Discount:             | -\$304 (25%)  |
| 7. Subtotal:                          | \$911   |
| 8. Probation Surcharge:               | N/A   |
| 9. Add Federal Policy Fee:            | \$35  |
| 10. Total Prepaid Amount:             | \$946   |

## EXAMPLE 6

### REGULAR PROGRAM, 1975-81 POST-FIRM V1-V30, ELEVATION RATED, ZONE V13

#### Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: V13
- Occupancy: Single-Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: 1975 - 81 (Post-FIRM)
- Elevation Difference: +1
- Flood Proofed Yes/No: No
- Building Coverage: \$150,000
- Contents Coverage: \$100,000
- ICC Premium: \$35
- CRS Rating: 8
- CRS Discount: 10%

#### Determined Rates:

Building: 2.07/.46                      Contents: 2.57/.61

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	<b>60,000</b>	<b>2.07</b>	<b>1,242</b>	<b>90,000</b>	<b>.46</b>	<b>414</b>	<b>0</b>	<b>150,000</b>	<b>1,656</b>	
CONTENTS	<b>25,000</b>	<b>2.57</b>	<b>643</b>	<b>75,000</b>	<b>.61</b>	<b>458</b>	<b>0</b>	<b>100,000</b>	<b>1,101</b>	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)  <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION:  <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL  ICC PREMIUM  SUBTOTAL  CRS PREMIUM DISCOUNT 10%  SUBTOTAL	<b>2,757</b>  <b>35</b>  <b>2,792</b>  <b>-279</b>  <b>2,513</b>
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.  _____ SIGNATURE OF INSURANCE AGENT/BROKER                      DATE (MM/DD/YY)							PROBATION SURCHARGE		—	
							FEDERAL POLICY FEE		<b>35</b>	
							TOTAL PREPAID AMOUNT		<b>2,548</b>	

#### Premium Calculation:

- |                                       |   |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$1,656 / Contents: \$1,101                                   |
| 2. Apply Deductible Factor:           | Building: 1.000 x \$1,656 = \$1,656/Contents: 1.000 x \$1,101 = \$1,101 |
| 3. Premium Reduction/Increase:        | Building: \$0 / Contents: \$0   |
| 4. Subtotal:                          | \$2,757   |
| 5. Add ICC Premium:                   | \$35  |
| 6. Subtract CRS Discount:             | -\$279 (10%)  |
| 7. Subtotal:                          | \$2,513   |
| 8. Probation Surcharge:               | N/A   |
| 9. Add Federal Policy Fee:            | \$35  |
| 10. Total Prepaid Amount:             | \$2,548   |

## EXAMPLE 7

### REGULAR PROGRAM, POST-1981 VE OR V1-V30, WITH ENCLOSURE, ZONE VE

#### Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: VE
- Occupancy: Single-Family Dwelling
- # of Floors: 3 or More Floors
- Basement/Enclosure: Enclosure (< 300 sq. ft., w/o M&E)
- Deductible: \$3,000/\$3,000
- Deductible Factor: .850
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-81
- Elevation Difference: -1
- Flood Proofed Yes/No: No
- Replacement Cost: \$300,000
- Building Coverage: \$250,000
- Contents Coverage: \$100,000
- ICC Premium: \$14
- CRS Rating: 9
- CRS Discount: N/A

#### Determined Rates:

Building: 3.30 / 3.30

Contents: 2.47 / 2.47

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	<b>60,000</b>	<b>3.30</b>	<b>1,980</b>	<b>190,000</b>	<b>3.30</b>	<b>6,270</b>	<b>-1,237</b>	<b>250,000</b>	<b>7,013</b>
CONTENTS	<b>25,000</b>	<b>2.47</b>	<b>618</b>	<b>75,000</b>	<b>2.47</b>	<b>1,853</b>	<b>-371</b>	<b>100,000</b>	<b>2,100</b>
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL <b>9,113</b>
							ICC PREMIUM		<b>14</b>
							SUBTOTAL		<b>9,127</b>
							CRS PREMIUM DISCOUNT ____%		—
							SUBTOTAL		<b>9,127</b>
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. _____ SIGNATURE OF INSURANCE AGENT/BROKER                      DATE (MM/DD/YY)							PROBATION SURCHARGE		—
							FEDERAL POLICY FEE		<b>35</b>
							TOTAL PREPAID AMOUNT		<b>9,162</b>

#### Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$8,250 / Contents: \$2,471
2. Apply Deductible Factor: Building: .850 x \$8,250 = \$7,013 / Contents: .850 x \$2,471 = \$2,100
3. Premium Reduction: Building: \$8,250 - \$7,013 = \$1,237 / Contents: \$2,471 - \$2,100 = \$371
4. Subtotal: \$9,113
5. Add ICC Premium: \$14
6. Subtract CRS Discount: N/A
7. Subtotal: \$9,127
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$35
10. Total Prepaid Amount: \$9,162



## EXAMPLE 8

### REGULAR PROGRAM, POST-FIRM CONSTRUCTION, CONTENTS-ONLY POLICY, ZONE A17

#### Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: A17
- Occupancy: 2-4 Family Dwelling (Renter's Policy)
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$1,000
- Deductible Factor: 1.000
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +2
- Flood Proofed Yes/No: No
- Building Coverage: N/A
- Contents Coverage: \$100,000
- ICC Premium: N/A
- CRS Rating: N/A
- CRS Discount: N/A

#### Determined Rates:

Building: N/A      Contents: .38/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	<b>0</b>								
CONTENTS	<b>25,000</b>	<b>.38</b>	<b>95</b>	<b>75,000</b>	<b>.12</b>	<b>90</b>	<b>0</b>	<b>100,000</b>	<b>185</b>
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL <b>185</b>
							ICC PREMIUM		—
							SUBTOTAL		<b>185</b>
							CRS PREMIUM DISCOUNT ____%		—
							SUBTOTAL		<b>185</b>
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. _____ SIGNATURE OF INSURANCE AGENT/BROKER                      DATE (MM/DD/YY)							PROBATION SURCHARGE		—
							FEDERAL POLICY FEE		<b>35</b>
							TOTAL PREPAID AMOUNT		<b>220</b>

#### Premium Calculation:

- |                                       |   |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: N/A / Contents: \$185                 |
| 2. Apply Deductible Factor:           | Building: N/A / Contents: 1.000 x \$185 = \$185 |
| 3. Premium Reduction/Increase:        | Building: N/A / Contents: \$0                   |
| 4. Subtotal:                          | \$185   |
| 5. Add ICC Premium:                   | N/A   |
| 6. Subtract CRS Discount:             | N/A   |
| 7. Subtotal:                          | \$185   |
| 8. Probation Surcharge:               | N/A   |
| 9. Add Federal Policy Fee:            | \$35  |
| 10. Total Prepaid Amount:             | \$220   |

## EXAMPLE 9

### REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$5,000/\$5,000 DEDUCTIBLE OPTION, ZONE AO

#### Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AO
- Occupancy: Non-Residential
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$5,000/\$5,000
- Deductible Factor: .890
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: -1
- Flood Proofed Yes/No: No
- Building Coverage: \$500,000
- Contents Coverage: \$500,000
- ICC Premium: \$4
- CRS Rating: 5
- CRS Discount: N/A

#### Determined Rates:

Building: 1.01/.36                      Contents: 1.97/.31

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	<b>175,000</b>	<b>1.01</b>	<b>1,768</b>	<b>325,000</b>	<b>.36</b>	<b>1,170</b>	<b>-323</b>	<b>500,000</b>	<b>2,615</b>	
CONTENTS	<b>150,000</b>	<b>1.97</b>	<b>2,955</b>	<b>350,000</b>	<b>.31</b>	<b>1,085</b>	<b>-444</b>	<b>500,000</b>	<b>3,596</b>	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)						PAYMENT OPTION:  <input type="checkbox"/> CREDIT CARD  <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL		<b>6,211</b>
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM								ICC PREMIUM		<b>4</b>
								SUBTOTAL		<b>6,215</b>
								CRS PREMIUM DISCOUNT _____%		—
								SUBTOTAL		<b>6,215</b>
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.						PROBATION SURCHARGE		—		
						FEDERAL POLICY FEE		<b>35</b>		
						TOTAL PREPAID AMOUNT		<b>6,250</b>		
SIGNATURE OF INSURANCE AGENT/BROKER _____						DATE (MM/DD/YY) _____				

#### Premium Calculation:

- |                                       |   |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$2,938 / Contents: \$4,040                                     |
| 2. Apply Deductible Factor:           | Building: .890 x \$2,938 = \$2,615 / Contents: .890 x \$4,040 = \$3,596   |
| 3. Premium Reduction:                 | Building: \$2,938 - \$2,615 = \$323 / Contents: \$4,040 - \$3,596 = \$444 |
| 4. Subtotal:                          | \$6211  |
| 5. Add ICC Premium:                   | \$4   |
| 6. Subtract CRS Discount:             | N/A   |
| 7. Subtotal:                          | \$6,215   |
| 8. Probation Surcharge:               | N/A   |
| 9. Add Federal Policy Fee:            | \$35  |
| 10. Total Prepaid Amount:             | \$6,250   |

## EXAMPLE 10

### REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$1,000/\$1,000 DEDUCTIBLE OPTION, ZONE AO (WITH CERTIFICATION OF COMPLIANCE)

#### Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AO (With Certification of Compliance)
- Occupancy: Single-Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.000
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +1
- Flood Proofed Yes/No: No
- Building Coverage: \$250,000
- Contents Coverage: \$100,000
- ICC Premium: \$4
- CRS Rating: N/A
- CRS Discount: N/A

#### Determined Rates:

Building: .28/.08                      Contents: .37/.13

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	<b>60,000</b>	<b>.28</b>	<b>168</b>	<b>190,000</b>	<b>.08</b>	<b>152</b>	<b>0</b>	<b>250,000</b>	<b>320</b>	
CONTENTS	<b>25,000</b>	<b>.37</b>	<b>93</b>	<b>75,000</b>	<b>.13</b>	<b>98</b>	<b>0</b>	<b>100,000</b>	<b>191</b>	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)  <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION:  <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL  ICC PREMIUM  SUBTOTAL  CRS PREMIUM DISCOUNT _____%  SUBTOTAL	<b>511</b>  <b>4</b>  <b>515</b>  <b>515</b>
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.  _____ SIGNATURE OF INSURANCE AGENT/BROKER                      DATE (MM/DD/YY)							PROBATION SURCHARGE		—	
							FEDERAL POLICY FEE		<b>35</b>	
							TOTAL PREPAID AMOUNT		<b>550</b>	

#### Premium Calculation:

- |                                       |   |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$320 / Contents: \$191                                 |
| 2. Apply Deductible Factor:           | Building: 1.000 x \$320 = \$320 / Contents: 1.000 x \$191 = \$191 |
| 3. Premium Reduction/Increase:        | Building: \$0 / Contents: = \$0                                   |
| 4. Subtotal:                          | \$511   |
| 5. Add ICC Premium:                   | \$4   |
| 6. Subtract CRS Discount:             | N/A   |
| 7. Subtotal:                          | \$515   |
| 8. Probation Surcharge:               | N/A   |
| 9. Add Federal Policy Fee:            | \$35  |
| 10. Total Prepaid Amount:             | \$550   |

## EXAMPLE 11

### REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$3,000/\$2,000 DEDUCTIBLE OPTION, ZONE AH

#### Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AH
- Occupancy: Single-Family Dwelling
- # of Floors: 1 Floor
- Basement/Enclosure: None
- Deductible: \$3,000/\$2,000
- Deductible Factor: .875
- Contents Location: Lowest Floor Above Ground Level
- Date of Construction: Post-FIRM
- Elevation Difference: -1
- Flood Proofed Yes/No: No
- Building Coverage: \$250,000
- Contents Coverage: \$25,000
- ICC Premium: \$4
- CRS Rating: N/A
- CRS Discount: N/A

#### Determined Rates:

Building: .93/.21                      Contents: 1.17/.24

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	<b>60,000</b>	<b>.93</b>	<b>558</b>	<b>190,000</b>	<b>.21</b>	<b>399</b>	<b>-120</b>	<b>250,000</b>	<b>837</b>
CONTENTS	<b>25,000</b>	<b>1.17</b>	<b>293</b>	<b>0</b>	<b>.24</b>	<b>0</b>	<b>-37</b>	<b>25,000</b>	<b>256</b>
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL <b>1,093</b>
							ICC PREMIUM		<b>4</b>
							SUBTOTAL		<b>1,097</b>
							CRS PREMIUM DISCOUNT _____%		—
							SUBTOTAL		<b>1,097</b>
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. _____ SIGNATURE OF INSURANCE AGENT/BROKER                      DATE (MM/DD/YY)							PROBATION SURCHARGE		—
							FEDERAL POLICY FEE		<b>35</b>
							TOTAL PREPAID AMOUNT		<b>1,132</b>

#### Premium Calculation:

- |                                       |   |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$957 / Contents: \$305                                 |
| 2. Apply Deductible Factor:           | Building: .875 x \$957 = \$837 / Contents: .875 x \$293 = \$256   |
| 3. Premium Reduction:                 | Building: \$957 - \$837 = \$120 / Contents = \$293 - \$256 = \$37 |
| 4. Subtotal:                          | \$1,093   |
| 5. Add ICC Premium:                   | \$4   |
| 6. Subtract CRS Discount:             | N/A   |
| 7. Subtotal:                          | \$1,097   |
| 8. Probation Surcharge:               | N/A   |
| 9. Add Federal Policy Fee:            | \$35  |
| 10. Total Prepaid Amount:             | \$1,132   |

## EXAMPLE 12

### REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$1,000/\$1,000 DEDUCTIBLE OPTION, ZONE AH (WITH CERTIFICATION OF COMPLIANCE)

#### Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AH (With Certification of Compliance)
- Occupancy: 2-4 Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.000
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +3
- Flood Proofed Yes/No: No
- Building Coverage: \$200,000
- Contents Coverage: \$40,000
- ICC Premium: \$6
- CRS Rating: N/A
- CRS Discount: N/A

#### Determined Rates:

Building: .28/.08                      Contents: .37/.13

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	<b>60,000</b>	<b>.28</b>	<b>168</b>	<b>140,000</b>	<b>.08</b>	<b>112</b>	<b>0</b>	<b>200,000</b>	<b>280</b>	
CONTENTS	<b>25,000</b>	<b>.37</b>	<b>93</b>	<b>15,000</b>	<b>.13</b>	<b>20</b>	<b>0</b>	<b>40,000</b>	<b>113</b>	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)  <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION:  <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL  ICC PREMIUM  SUBTOTAL  CRS PREMIUM DISCOUNT _____%  SUBTOTAL	<b>393</b>          <b>399</b>
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.  _____ SIGNATURE OF INSURANCE AGENT/BROKER                      DATE (MM/DD/YY)							PROBATION SURCHARGE		—	
							FEDERAL POLICY FEE		<b>35</b>	
							TOTAL PREPAID AMOUNT		<b>434</b>	

#### Premium Calculation:

- |                                       |   |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$280 / Contents: \$113                                 |
| 2. Apply Deductible Factor:           | Building: 1.000 x \$280 = \$280 / Contents: 1.000 x \$113 = \$113 |
| 3. Premium Reduction/Increase:        | Building: \$0 / Contents: \$0                                     |
| 4. Subtotal:                          | \$393   |
| 5. Add ICC Premium:                   | \$6   |
| 6. Subtract CRS Discount:             | N/A   |
| 7. Subtotal:                          | \$399   |
| 8. Probation Surcharge:               | N/A   |
| 9. Add Federal Policy Fee:            | \$35  |
| 10. Total Prepaid Amount:             | \$434   |

## EXAMPLE 13

### REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$1,000/\$1,000 DEDUCTIBLE OPTION, ZONE A (WITH ESTIMATED BFE)

#### Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: A
- Occupancy: 2-4 Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$1000/\$1000
- Deductible Factor: 1.000
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +6 (with Estimated BFE)
- Flood Proofed Yes/No: No
- Building Coverage: \$140,000
- Contents Coverage: \$70,000
- ICC Premium: \$6
- CRS Rating: N/A
- CRS Discount: N/A

#### Determined Rates:

Building: .40/.08

Contents: .50/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	<b>60,000</b>	<b>.40</b>	<b>240</b>	<b>80,000</b>	<b>.08</b>	<b>64</b>	<b>0</b>	<b>140,000</b>	<b>304</b>	
CONTENTS	<b>25,000</b>	<b>.50</b>	<b>125</b>	<b>45,000</b>	<b>.12</b>	<b>54</b>	<b>0</b>	<b>70,000</b>	<b>179</b>	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL ICC PREMIUM SUBTOTAL CRS PREMIUM DISCOUNT _____% SUBTOTAL	<b>483</b>          <b>489</b>
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. _____ SIGNATURE OF INSURANCE AGENT/BROKER                      DATE (MM/DD/YY)							PROBATION SURCHARGE		—	
							FEDERAL POLICY FEE		<b>35</b>	
							TOTAL PREPAID AMOUNT		<b>524</b>	

#### Premium Calculation:

- |                                       |   |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$304 / Contents: \$179                                 |
| 2. Apply Deductible Factor:           | Building: 1.000 x \$304 = \$304 / Contents: 1.000 x \$179 = \$179 |
| 3. Premium Reduction/Increase:        | Building: \$0 / Contents = \$0                                    |
| 4. Subtotal:                          | \$483   |
| 5. Add ICC Premium:                   | \$6   |
| 6. Subtract CRS Discount:             | N/A   |
| 7. Subtotal:                          | \$489   |
| 8. Probation Surcharge:               | N/A   |
| 9. Add Federal Policy Fee:            | \$35  |
| 10. Total Prepaid Amount:             | \$524   |

## EXAMPLE 14

### REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$1000/\$1000 DEDUCTIBLE OPTION, ZONE A (WITHOUT ESTIMATED BFE)

#### Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: A
- Occupancy: Single-Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$1000/\$1000
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +5 (without Estimated BFE)
- Flood Proofed Yes/No: No
- Building Coverage: \$135,000
- Contents Coverage: \$60,000
- ICC Premium: \$6
- CRS Rating: N/A
- CRS Discount: N/A

#### Determined Rates:

Building: .35/.10                      Contents: .61/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	<b>60,000</b>	<b>.35</b>	<b>210</b>	<b>75,000</b>	<b>.10</b>	<b>75</b>	<b>0</b>	<b>135,000</b>	<b>285</b>	
CONTENTS	<b>25,000</b>	<b>.61</b>	<b>153</b>	<b>35,000</b>	<b>.12</b>	<b>42</b>	<b>0</b>	<b>60,000</b>	<b>195</b>	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)  <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION:  <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL  ICC PREMIUM  SUBTOTAL  CRS PREMIUM DISCOUNT _____%  SUBTOTAL	<b>480</b>  <b>6</b>  <b>486</b>  <b>—</b>  <b>486</b>
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.  _____ SIGNATURE OF INSURANCE AGENT/BROKER                      DATE (MM/DD/YY)							PROBATION SURCHARGE		<b>—</b>	
							FEDERAL POLICY FEE		<b>35</b>	
							TOTAL PREPAID AMOUNT		<b>521</b>	

#### Premium Calculation:

- |                                       |   |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$285 / Contents: \$195                                 |
| 2. Apply Deductible Factor:           | Building: 1.000 x \$300 = \$300 / Contents: 1.000 x \$195 = \$195 |
| 3. Premium Reduction/Increase:        | Building: \$0 / Contents: \$0                                     |
| 4. Subtotal:                          | \$480   |
| 5. Add ICC Premium:                   | \$6   |
| 6. Subtract CRS Discount:             | N/A   |
| 7. Subtotal:                          | \$486   |
| 8. Probation Surcharge:               | N/A   |
| 9. Add Federal Policy Fee:            | \$35  |
| 10. Total Prepaid Amount:             | \$521   |





## TABLE 2. CONDOMINIUM RATING CHART (Cont'd)

### HIGH-RISE RESIDENTIAL CONDOMINIUMS

**MULTI-UNIT BUILDING—5 OR MORE UNITS PER BUILDING—THREE OR MORE FLOORS<sup>6</sup>**

PURCHASER OF POLICY	Building Occupancy <sup>1</sup>	Building Indicator <sup>1</sup>	Contents Indicator <sup>2</sup>	Limits of Coverage	Type of Coverage	Rate Table <sup>3</sup>	Policy Form <sup>4</sup>
UNIT OWNER	OTHER RESIDENTIAL	SINGLE UNIT	HOUSEHOLD	BUILDING—\$250,000 CONTENTS—\$100,000	RC <sup>5</sup>	SINGLE FAMILY FOR BUILDING; OTHER RESIDENTIAL FOR CONTENTS	DWELLING
ASSOCIATION (SINGLE UNIT ONLY)	OTHER RESIDENTIAL	SINGLE UNIT	HOUSEHOLD	BUILDING—\$250,000 CONTENTS—\$100,000	RC <sup>5</sup>	SINGLE FAMILY FOR BUILDING; OTHER RESIDENTIAL FOR CONTENTS	DWELLING
ASSOCIATION (ENTIRE BUILDING)	OTHER RESIDENTIAL	HIGH-RISE	HOUSEHOLD	BUILDING—THE TOTAL NUMBER OF UNITS X \$250,000 CONTENTS—\$100,000	RC	RCBAP HIGH-RISE	RCBAP

### NON-RESIDENTIAL CONDOMINIUMS

PURCHASER OF POLICY	Building Occupancy <sup>1</sup>	Building Indicator <sup>1</sup>	Contents Indicator <sup>2</sup>	Limits of Coverage	Type of Coverage	Rate Table <sup>3</sup>	Policy Form <sup>4</sup>
UNIT OWNER	NON-RESIDENTIAL	SINGLE UNIT (BUILDING COVERAGE NOT AVAILABLE)	BUSINESS	EMERGENCY—\$100,000 REGULAR—\$500,000 CONTENTS ONLY	ACV	NON-RESIDENTIAL	GENERAL PROPERTY
ASSOCIATION	NON-RESIDENTIAL	LOW-RISE	BUSINESS	BUILDING— EMERGENCY—\$100,000 REGULAR—\$500,000  CONTENTS— EMERGENCY—\$100,000 REGULAR—\$500,000	ACV	NON-RESIDENTIAL	GENERAL PROPERTY

<sup>1</sup>When there is a mixture of residential and commercial usage within a single building, please refer to the GR Section of the *Flood Insurance Manual*.

<sup>2</sup>In determining the contents indicator for "other than household contents," please refer to the RATE Section of the *Flood Insurance Manual*.

<sup>3</sup>All building rates are based on the lowest floor of the building.

<sup>4</sup>RCBAP must be used to insure residential condominium buildings owned by the association that are in a Regular Program community and in which at least 75% of the total floor area within the building is residential. Use General Property Form if ineligible under RCBAP.

<sup>5</sup>Replacement Cost if the RC eligibility requirements are met (building only).

<sup>6</sup>Enclosure, even if it is the lowest floor for rating, cannot be counted as a floor for the purpose of classifying the building as a high rise.

## RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY

### II. POLICY FORM

The policy form used for the residential condominium buildings owned by a condominium association is the Residential Condominium Building Association Policy (RCBAP).

### III. ELIGIBILITY REQUIREMENTS

#### A. General Building Eligibility

The RCBAP is required for all buildings owned by a condominium association containing one or more residential units and in which at least 75 percent of the total floor area within the building is residential without regard to the number of units or number of floors. This will include townhouse/rowhouse and detached single family condominium buildings. The RCBAP is available for all high-rise and low-rise residential condominium buildings in the **Regular** Program only.

Residential condominium buildings that are being used as a hotel or motel, or are being rented (either short- or long-term), must be insured on the RCBAP.

Only buildings having a condominium form of ownership are eligible for the RCBAP. If the named insured is listed as other than a condominium association, the agent must provide legal documentation to confirm that the insured is a condominium association. A homeowners association (HOA) may differ from a condominium form of ownership. Cooperative ownership buildings are *not* eligible. Timeshare buildings having condominium form of ownership in jurisdictions where title is vested in individual unit owners are eligible provided all other criteria are met.

If, during a policy term, the risk fails to meet the eligibility requirements, it will be ineligible for renewal as an RCBAP.

The NFIP has grouped condominium buildings into two different types, low- and high-rise, because of the difference in the exposures to the risk that typically exists. Low-rise buildings generally have a greater percentage of the value of the building at risk than high-rise buildings, thus requiring higher premiums for the first dollars of coverage. The availability of the optional deductibles for the low-rise buildings, however, allows the association to buy back some of the risk, thereby reducing the overall cost of the coverage.

For rating purposes:

- *High-rise buildings* contain five or more units and at least three floors excluding enclosure, even if it is the lowest floor for rating.

- *Low-rise buildings* have less than five units regardless of the number of floors, or five or more units with less than three floors, including the basement.
- *Townhouse/rowhouse* buildings are always considered as low-rise buildings for rating purposes, no matter how many units or floors they have.

See the Definitions section for a complete definition of high-rise and low-rise buildings.

The *individual unit owners* continue to have an option to purchase an SFIP Dwelling Form.

#### B. Condominium Building in the Course of Construction

The NFIP rules allow the issuance of an SFIP to cover a building in the course of construction before the building is walled and roofed. These rules provide lenders an option to require flood insurance coverage at the time that the development loan is made to comply with the mandatory purchase requirement outlined in the Flood Disaster Protection Act of 1973, as amended. The policy is issued and rated based on the construction designs and intended use of the building.

In order for a condominium building in the course of construction to be eligible under the RCBAP form, the building must be owned by a condominium association, which the NFIP defines as the entity made up of the unit owners responsible for the maintenance and operation of:

1. common elements owned in undivided shares by unit owners; and
2. other real property in which the unit owners have use rights;

where membership in the entity is a required condition of unit ownership.

As noted on page GR 4, 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.

### IV. COVERAGE

#### A. Property Covered

The entire building is covered under one policy, including both the common as well as individually owned building elements within the units,

improvements within the units, and contents owned in common. Contents owned by individual unit owners should be insured under an individual unit owner's Dwelling Form.

## B. Coverage Limits

Building coverage purchased under the RCBAP will be on a Replacement Cost basis.

The maximum amount of *building* coverage that can be purchased on a high-rise or low-rise condominium is the Replacement Cost Value of the building or the total number of units in the condominium building times \$250,000, whichever is less.

The maximum allowable *contents* coverage is the Actual Cash Value of the commonly owned contents up to a maximum of \$100,000 per building.

Basic Limit Amount:

- The building basic limit amount of insurance for a detached building housing a single family unit owned by the condominium association is \$60,000.
- For residential townhouse/rowhouse and low-rise condominiums, the building basic limit amount of insurance is \$60,000 multiplied by the number of units in the building.
- For high-rise condominiums, the building basic amount of insurance is \$175,000.
- The contents basic limit amount of insurance is \$25,000.
- For condominium unit owners who have insured their personal property under the Dwelling Form or General Property Form, coverage extends to interior walls, floor, and ceiling (if not covered under the condominium association's insurance) up to 10 percent of the personal property limit of liability. Use of this coverage is at the option of the insured and reduces the personal property limit of liability.

## C. Replacement Cost

As stated above in "B. Coverage Limits," the RCBAP's building coverage is on a Replacement Cost valuation basis. Replacement Cost Value means the cost to replace property with the same kind of material and construction without deduction for depreciation. A condominium unit owner's Dwelling Form policy provides Replacement Cost coverage on the building if eligibility requirements are met.

## D. Coinsurance

The RCBAP's coinsurance penalty is applied to building coverage only. To the extent that the insured has not purchased insurance in an amount equal to the lesser of 80 percent or more of the full replacement cost of the building at the time of loss or the maximum amount of insurance under the NFIP, the insured will not be reimbursed fully for a loss. Building coverage purchased under individual Dwelling Forms cannot be added to RCBAP coverage in order to avoid the coinsurance penalty. The amount of loss in this case will be determined by using the following formula:

**Insurance Carried X Amount of Loss = Limit of Recovery**  
**Insurance Required**

Where the penalty applies, building loss under the RCBAP will be adjusted based on the Replacement Cost Coverage with a coinsurance penalty. Building loss under the Dwelling Form will be adjusted on an Actual Cash Value (ACV) basis if the Replacement Cost provision is not met. The cost of bringing the building into compliance with local codes (law and ordinance) is not included in the calculation of replacement cost.

## E. Assessment Coverage

The RCBAP does not provide assessment coverage.

Assessment coverage is available only under the Dwelling Form subject to the conditions and exclusions found in Section III. Property Covered, Coverage C, paragraph 3 – Condominium Loss Assessments. The Dwelling Form will respond, up to the building coverage limit, to assessments against unit owners for damages to common areas of any building owned by the condominium association, even if the building is not insured, provided that: (1) each of the unit owners comprising the membership of the association is assessed by reason of the same cause; and (2) the assessment arises out of a direct physical loss by or from flood to the condominium building at the time of the loss. Assessment coverage has a maximum combined total limit of \$250,000 times the number of units. This combined total limit covers loss to the unit and any assessment by the association.

Assessment coverage cannot be used to meet the 80-percent coinsurance provision of the RCBAP, and does not apply to ICC coverage or to coverage for closed basin lakes.

For more information on this topic, see "E. Loss Assessments" on page GR 12 and Section III. C.3. of the Dwelling Form, "Condominium Loss Assessments," on page POL 8.

## **V. DEDUCTIBLES AND FEES**

### **A. Deductibles**

The loss deductible shall apply separately to each building and personal property covered loss including any appurtenant structure loss. The Standard Deductible is \$2,000 for a residential condominium building, located in a Regular Program Community in Special Flood Hazard Areas, i.e., Zones A, AO, AH, A1-A30, AE, AR, AR dual zones (AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A), V, V1-V30, or VE, where the rates available for buildings built before the effective date of the initial Flood Insurance Rate Map (FIRM), Pre-FIRM rates, are used to compute the premium.

For all policies rated other than those described above, e.g., those rated as Post-FIRM and those rated in Zones A99, B, C, D, or X, the Standard Deductible is \$1,000.

Optional deductible amounts are available under the RCBAP.

### **B. Federal Policy Fee**

The Federal Policy Fees for the RCBAP are:

1 unit	- \$ 35.00 per policy
2-4 units	- \$ 70.00 per policy
5-10 units	- \$175.00 per policy
11-20 units	- \$385.00 per policy
21 or more	- \$735.00 per policy

## **VI. TENTATIVE RATES AND SCHEDULED BUILDINGS**

Tentative Rates cannot be applied to the RCBAP. The Scheduled Building Policy is not available for the RCBAP.

## **VII. COMMISSIONS (DIRECT BUSINESS ONLY)**

The commission, 15 percent, will be reduced to 5 percent on only that portion of the premium that exceeds the figure resulting from multiplying the total number of units times \$2,000.

## **VIII. CANCELLATION OR ENDORSEMENT OF UNIT OWNERS' DWELLING POLICIES**

Unit owner's Dwelling Policies may be cancelled mid-term for the reasons mentioned in the Cancellation/Nullification section of the manual. To cancel building coverage while retaining contents coverage on a unit owner's policy, submit a General Change Endorsement form. In the event of a cancellation:

- The commission on a unit owner's policy will be retained, in full, by the producer,
- The Federal Policy Fee and Probation Surcharge will be refunded on a pro rata basis, and

- The premium refund will be calculated on a pro rata basis.

An existing Dwelling Policy or RCBAP may be endorsed to increase amounts of coverage in accordance with Endorsement rules. They may not be endorsed mid-term to reduce coverage.

## **IX. APPLICATION FORM**

The producer should complete the entire Flood Insurance Application according to the directions in the Application section of this manual and attach two new photographs of the building, one of which clearly shows the location of the lowest floor used for rating the risk.

### **A. Type of Building**

For an RCBAP, the "Building" section of the Flood Insurance Application must indicate the total number of units in the building and whether the building is a high rise or low rise.

High-rise (vertical) condominium buildings are defined as containing at least five units, and having at least three floors. Note that an enclosure below an elevated floor building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to classify the building as a high-rise condominium building.

Low-rise condominium buildings are defined as having less than five units and/or less than three floors. In addition, low-rise also includes all townhouses/rowhouses regardless of the number of floors or units, and all detached single family buildings.

For a Dwelling Form used to insure a condominium unit, or for a Condominium Association Policy, see the Application section of this manual.

### **B. Replacement Cost Value**

For an RCBAP, use normal company practice to estimate the Replacement Cost Value (RCV) and enter the value in the "Building" section of the Application. Include the cost of the building foundation when determining the RCV. Attach the appropriate valuation to the Application.

Acceptable documentation of a building's RCV is a recent property inspection report that states the building's value on an RCV basis. The cost of the building's foundation must be included in determining the RCV. The cost of bringing the building into compliance with local codes (law and ordinance) is not to be included in the calculation of the building's replacement cost. To maintain

reasonable accuracy of the RCV for the building, the agent must update this information at least every 3 years.

### **C. Coverage**

Ensure that the "Coverage and Rating" section of the Application accurately reflects the desired amount of building and contents coverage.

If only building insurance is to be purchased, inform the applicant of the availability of contents insurance for contents that are commonly owned. It is recommended that the applicant initial the contents coverage section if no contents insurance is requested. (This will make the applicant aware that the policy will not provide payment for contents losses.)

#### **1. Building**

Enter the amount of insurance for building, Basic and Additional Limits. Enter full Basic Limits before entering any Additional Limits. The building Basic Limit amount of insurance for high-rise condominium buildings is up to a maximum of \$175,000.

The building Basic Limit amount of insurance for low-rise condominium buildings is \$60,000 multiplied by the number of units in the building. The total amount of coverage desired on the entire building must not exceed \$250,000 (Regular Program limit) times the total number of units (residential and nonresidential) in the building.

#### **2. Contents**

Since the Program type must be Regular, enter the amount of insurance for contents, Basic and Additional Limits. Enter full Basic

Limits before any Additional Limits. Contents coverage is only for those contents items that are commonly owned. For the Basic Limits amount of insurance, up to a maximum of \$25,000 may be filled in. For the Additional Limits, up to a total of \$75,000 may be filled in. The total amount of insurance available for contents coverage cannot exceed \$100,000.

### **D. Rates and Fees**

1. To determine rates, see the RCBAP Rate Tables on the following pages. Enter the rate for building and for contents and compute the annual premium. If an optional deductible has been selected for building and/or contents, see page CONDO 22.
2. Enter the total premium for building and contents, adjusted for any premium change because of an optional deductible being selected. The total premium will be calculated as if the building were one unit.
3. Add the total premium for building and contents and enter the Annual Subtotal.
4. Add the ICC premium.
5. Calculate the CRS discount, if applicable.
6. Subtract the CRS discount, if applicable.
7. Add the \$50.00 Probation Surcharge, if applicable.
8. Add the Federal Policy Fee to determine the Total Prepaid Amount.

**TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)**

**BUILDING**

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM <sup>1</sup>			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
No Basement/Enclosure	.85/.21	1.08/.51	1.06/.05	1.06/.05	1.16/.24
With Basement	.90/.29	1.15/1.09	1.29/.07	1.29/.07	SUBMIT FOR RATE
With Enclosure	.90/.21	1.15/.53	1.12/.05	1.12/.05	
Elevated on Crawlspace	.85/.21	1.08/.51	1.06/.05	1.06/.05	1.16/.24
Non-Elevated with Subgrade Crawlspace	.85/.21	1.08/.51	1.06/.05	1.06/.05	1.16/.24

**CONTENTS**

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM <sup>1</sup>			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
Basement/Subgrade Crawlspace and above	.96/.86	1.23/2.14	1.53/.56	1.53/.56	SUBMIT FOR RATE
Enclosure/Crawlspace and above	.96/1.03	1.23/2.53	1.53/.65	1.53/.65	
Lowest floor only- above ground level	.96/1.03	1.23/2.53	1.20/.59	1.20/.59	1.11/.70
Lowest floor above ground level and higher floors	.96/.71	1.23/2.23	1.20/.34	1.20/.34	1.11/.48
Above ground level more than 1 full floor	.35/.13	.47/.32	.35/.12	.35/.12	.35/.12

**BUILDING—A1-A30, AE • POST-FIRM**

ELEVATION	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE <sup>3</sup>	3 OR MORE FLOORS WITH BSMNT/ENCL/CRAWLSPACE <sup>3</sup>
+4	.33/.03	.33/.03
+3	.35/.03	.34/.03
+2	.40/.03	.36/.03
+1	.72/.04	.53/.04
0	1.28/.05	1.15/.05
-1 <sup>2</sup>	5.26/.15	2.98/.12
-2	SUBMIT FOR RATE	

**CONTENTS—A1-A30, AE • POST-FIRM**

ELEVATION	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT/ENCLOSURE/CRAWLSPACE <sup>3</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT/ENCL/CRAWLSPACE <sup>3</sup> )	BASEMENT/ ENCLOSURE/ CRAWLSPACE <sup>3</sup> AND ABOVE	ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.52/.12	.38/.12	.38/.12	.35/.12
0	1.24/.12	.69/.12	.41/.12	.35/.12
-1 <sup>2</sup>	3.74/.75	2.11/.58	.60/.14	.35/.12
-2	SUBMIT FOR RATE			.35/.12

<sup>1</sup>Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, AO, AH, D.

<sup>2</sup>Use Submit-for-Rate guidelines if either the enclosure below the lowest elevated floor of an elevated building or the crawlspace (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

<sup>3</sup>Includes subgrade crawlspace.

**TABLE 3B. RCBAP HIGH-RISE CONDOMINIUM RATES**  
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

**AO, AH POST-FIRM**  
**NO BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE**  
**BUILDINGS<sup>1</sup>**

	<b>BUILDING</b>	<b>CONTENTS</b>
WITH CERTIFICATION OF COMPLIANCE <sup>2</sup>	.44/.04	.38/.13
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE <sup>3</sup>	.99/.08	1.18/.24

**POST-FIRM**  
**UNNUMBERED A-ZONE - WITHOUT**  
**BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE<sup>1,7</sup>**

<b>ELEVATION DIFFERENCE TO NEAREST FOOT</b>	<b>BUILDING</b>	<b>CONTENTS<sup>4</sup></b>	<b>TYPE OF ELEVATION CERTIFICATE</b>
+5 OR MORE	.80/.05	.61/.12	NO ESTIMATED BASE FLOOD ELEVATION <sup>5</sup>
+2 TO +4	1.40/.06	.86/.17	
+1	2.29/.14	1.52/.56	
0 OR BELOW	***	***	
+2 OR MORE	.69/.04	.50/.12	WITH ESTIMATED BASE FLOOD ELEVATION <sup>6</sup>
0 TO +1	1.23/.06	.84/.16	
-1	5.14/.17	2.44/.73	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE	6.53/1.26	3.33/.99	NO ELEVATION CERTIFICATE

<sup>1</sup>Zones A, AO, or AH buildings with basement/enclosure/crawlspace/subgrade crawlspace--Submit for Rating.

<sup>2</sup>"With Certification of Compliance" rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community's elevation requirement.

<sup>3</sup>"Without Certification of Compliance" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

<sup>4</sup>For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .35/.12.

<sup>5</sup>NO ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.

<sup>6</sup>WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

<sup>7</sup>Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace may use this table if the rates are more favorable to the insured.

\*\*\*SUBMIT FOR RATING.

**TABLE 3C. RCBAP HIGH-RISE CONDOMINIUM RATES**  
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

**AR AND AR DUAL ZONES**

**BUILDING**

**PRE-FIRM<sup>1,2</sup> AND POST-FIRM<sup>3</sup> NOT ELEVATION-RATED**

BUILDING TYPE	RATES
No Basement/Enclosure	1.06/.05
With Basement	1.29/.07
With Enclosure	1.12/.05
Elevated on Crawlspace	1.06/.05
Non-Elevated with Subgrade Crawlspace	1.06/.05

**CONTENTS**

**PRE-FIRM<sup>1,2</sup> AND POST-FIRM<sup>3</sup> NOT ELEVATION-RATED**

CONTENTS LOCATION	RATES
Basement/Subgrade Crawlspace and above	1.53/.56
Enclosure/Crawlspace and above	1.53/.65
Lowest floor only - above ground level	1.20/.59
Lowest floor above ground level and higher floors	1.20/.34
Above ground level more than 1 full floor	.35/.12

**BUILDING**

**PRE-FIRM AND POST-FIRM ELEVATION-RATED**

ELEVATION	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE <sup>5</sup>	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup>
+4	.33/.03	.33/.03
+3	.35/.03	.34/.03
+2	.40/.03	.36/.03
+1	.72/.04	.53/.04
0	1.06/.05	1.15/.05
-1 <sup>4</sup>	See Footnote	

**CONTENTS**

**PRE-FIRM AND POST-FIRM ELEVATION-RATED**

ELEVATION	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BSMNT/ENCL/CRAWLSPACE <sup>5</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT/ENCL/CRAWLSPACE <sup>5</sup> )	BASEMENT/ ENCLOSURE/ CRAWLSPACE <sup>5</sup> AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.52/.12	.38/.12	.38/.12	.35/.12
0	1.24/.12	.69/.12	.41/.12	.35/.12
-1 <sup>4</sup>	See Footnote			

<sup>1</sup>Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

<sup>2</sup>Base deductible is \$2,000.

<sup>3</sup>Base deductible is \$1,000.

<sup>4</sup>Use Pre-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table above.

<sup>5</sup>Includes subgrade crawlspace.



**TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES**  
**ANNUAL RATES PER \$100 OF COVERAGE**  
**(Basic/Additional)**

**REGULAR PROGRAM – 1975-1981<sup>1</sup> POST-FIRM CONSTRUCTION<sup>2</sup>**

**FIRM ZONES V1-V30, VE – BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup>	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup>
0 <sup>3</sup>	2.77/.14	2.64/.14
-1 <sup>4</sup>	8.09/.58	4.25/.43
-2	***	***

**1975-1981 POST-FIRM CONSTRUCTION**  
**FIRM ZONES V1-V30, VE – CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY-ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/ CRAWLSPACE <sup>5</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup> )	BASEMENT/ ENCLOSURE/ CRAWLSPACE <sup>5</sup> AND ABOVE	ABOVE GROUND LEVEL-MORE THAN ONE FULL FLOOR
0 <sup>3</sup>	4.09/.57	2.68/.63	1.50/.70	.56/.26
-1 <sup>4</sup>	9.01/4.37	5.32/3.37	1.77/.70	.56/.26
-2	***	***	***	***

<sup>1</sup> Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

<sup>2</sup> For 1981 Post-FIRM construction rating, refer to pages CONDO 19-20.

<sup>3</sup> These rates are to be used if the lowest floor of the building is at or above the BFE.

<sup>4</sup> Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

<sup>5</sup> Includes subgrade crawlspace.

**\*\*\*SUBMIT FOR RATING.**

**REGULAR PROGRAM 1975-1981 POST-FIRM CONSTRUCTION**  
**UNNUMBERED V ZONE – ELEVATED BUILDINGS**

**SUBMIT FOR RATING**

**TABLE 4A. RCBAP LOW-RISE CONDOMINIUM RATES  
(Including Townhouse/Rowhouse)  
ANNUAL RATES PER \$100 OF COVERAGE  
(Basic/Additional)**

**REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES<sup>1</sup>**

		<b>FIRM ZONES:</b>		<b>A, A1-A30, AE, AO, AH, D</b>		<b>V, VE</b>		<b>A99, B, C, X</b>	
				BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
<b>BUILDING TYPE</b>	NO BASEMENT/ENCLOSURE			.70/.55	.96/1.03	.93/1.46	1.23/2.69	.74/.21	1.20/.37
	WITH BASEMENT			.75/.68	.96/.86	1.00/2.54	1.23/2.53	.81/.30	1.36/.46
	WITH ENCLOSURE			.75/.80	.96/.89	1.00/2.76	1.23/2.75	.81/.34	1.36/.54
	ELEVATED ON CRAWLSPACE			.70/.55	.96/1.03	.93/1.46	1.23/2.69	.74/.21	1.20/.37
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE			.70/.55	.96/1.03	.93/1.46	1.23/2.69	.74/.21	1.20/.37

**REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES**

		<b>FIRM ZONES:</b>		<b>A99, B, C, X</b>		<b>D</b>	
				BUILDING	CONTENTS	BUILDING	CONTENTS
<b>BUILDING TYPE</b>	NO BASEMENT/ENCLOSURE			.74/.21	1.20/.37	1.03/.39	1.11/.70
	WITH BASEMENT			.81/.30	1.36/.46	***	***
	WITH ENCLOSURE			.81/.34	1.36/.54	***	***
	ELEVATED ON CRAWLSPACE			.74/.21	1.20/.37	1.03/.39	1.11/.70
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE			.74/.21	1.20/.37	1.03/.39	1.11/.70
		<b>FIRM ZONES:</b>		<b>AO, AH (NO BASEMENT/ENCLOSURE/CRAWLSPACE BUILDINGS ONLY<sup>2</sup>)</b>			
				BUILDING		CONTENTS	
		WITH CERTIFICATION OF COMPLIANCE <sup>3</sup>		.21/.08		.38/.13	
		WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE <sup>4</sup>		.86/.21		1.18/.24	

<sup>1</sup>Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, AO, AH, D.

<sup>2</sup>Zones AO, AH BUILDINGS WITH BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE: Submit for Rating.

<sup>3</sup>“With Certification of Compliance” rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community’s elevation requirement.

<sup>4</sup>“Without Certification of Compliance” rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community’s elevation requirement.

\*\*\*SUBMIT FOR RATING.

**TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES  
(Including Townhouse/Rowhouse)  
ANNUAL RATES PER \$100 OF COVERAGE  
(Basic/Additional)**

**REGULAR PROGRAM -- POST-FIRM CONSTRUCTION**

**FIRM ZONES A1-A30, AE -- BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE <sup>1</sup>	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>3</sup>	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE CRAWLSPACE <sup>3</sup>	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>3</sup>
+4	.18/.08	.18/.08	.18/.08
+3	.18/.08	.18/.08	.18/.08
+2	.27/.08	.18/.08	.18/.08
+1	.49/.08	.28/.08	.23/.08
0	1.08/.09	.71/.09	.55/.09
-1 <sup>2</sup>	2.88/.84	2.15/.77	1.25/.52
-2	***	***	***

**FIRM ZONES A1-A30, AE -- CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE <sup>1</sup>	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>3</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>3</sup> )	BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>3</sup> AND ABOVE	ABOVE GROUND LEVEL- MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.52/.12	.38/.12	.38/.12	.35/.12
0	1.24/.12	.69/.12	.41/.12	.35/.12
-1 <sup>2</sup>	3.74/.75	2.11/.58	.60/.14	.35/.12
-2	***	***	***	.35/.12

<sup>1</sup>If LF is -1 because of attached garage, submit application for special consideration; rate may be lower.

<sup>2</sup>Use Submit-for-Rate guidelines if either the enclosure below the lowest floor of an elevated building or the crawlspace (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

<sup>3</sup>Includes subgrade crawlspace.

\*\*\***SUBMIT FOR RATING.**

**TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES  
(Including Townhouse/Rowhouse)  
ANNUAL RATES PER \$100 OF COVERAGE  
(Basic/Additional)**

**UNNUMBERED ZONE A - WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE<sup>1,6</sup>**

ELEVATION DIFFERENCE TO NEAREST FOOT	BUILDING	CONTENTS <sup>2</sup>	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.32/.11	.61/.12	NO ESTIMATED BASE FLOOD ELEVATION <sup>3</sup>
+2 TO +4	.89/.13	.86/.17	
+1	1.84/.66	1.52/.56	
0 OR BELOW	***	***	
+2 OR MORE	.31/.08	.50/.12	WITH ESTIMATED BASE FLOOD ELEVATION <sup>4</sup>
0 TO +1	.70/.11	.84/.16	
-1	2.63/.83	2.44/.73	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE <sup>5</sup>	3.34/1.44	3.33/.99	NO ELEVATION CERTIFICATE

<sup>1</sup> Zone A building with basement/enclosure/crawlspace/subgrade crawlspace – Submit for Rating.

<sup>2</sup> For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .35/.12.

<sup>3</sup> NO ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.

<sup>4</sup> WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

<sup>5</sup> For building without basement, enclosure, crawlspace or subgrade crawlspace, Elevation Certificate is optional.

<sup>6</sup> Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace may use this table if the rates are more favorable to the insured.

**\*\*\*SUBMIT FOR RATING.**

**TABLE 4D. RCBAP LOW-RISE CONDOMINIUM RATES  
(Including Townhouse/Rowhouse)  
ANNUAL RATES PER \$100 OF COVERAGE  
(Basic/Additional)**

**AR AND AR DUAL ZONES REGULAR**

**PROGRAM – PRE-FIRM<sup>1,2</sup> AND  
POST-FIRM<sup>3</sup> NOT ELEVATION-RATED RATES**

BUILDING TYPE	BUILDING	CONTENTS
NO BASEMENT/ENCLOSURE	.74/.21	1.20/.37
WITH BASEMENT	.81/.30	1.36/.46
WITH ENCLOSURE	.81/.34	1.36/.54
ELEVATED ON CRAWLSPACE	.74/.21	1.20/.37
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.74/.21	1.20/.37

**REGULAR PROGRAM — PRE-FIRM AND POST-FIRM ELEVATION-RATED RATES**

**BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup>	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup>	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup>
+4	.18/.08	.18/.08	.18/.08
+3	.18/.08	.18/.08	.18/.08
+2	.27/.08	.18/.08	.18/.08
+1	.49/.08	.28/.08	.23/.08
0	.74/.21	.71/.09	.55/.09
-.1 <sup>4</sup>	See Footnote		

**CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/CRAWLSPACE <sup>5</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup> )	BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup> AND ABOVE	ABOVE GROUND LEVEL- MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.52/.12	.38/.12	.38/.12	.35/.12
0	1.24/.12	.69/.12	.41/.12	.35/.12
-.1 <sup>4</sup>	See Footnote			

<sup>1</sup>Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

<sup>2</sup>Base deductible is \$2,000.

<sup>3</sup>Base deductible is \$1,000.

<sup>4</sup>Use Pre-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table above.

<sup>5</sup>Includes subgrade crawlspace.

**TABLE 4E. RCBAP LOW-RISE CONDOMINIUM RATES  
(Including Townhouse/Rowhouse)  
ANNUAL RATES PER \$100 OF COVERAGE  
(Basic/Additional)**

**REGULAR PROGRAM – 1975-1981<sup>1</sup> POST-FIRM CONSTRUCTION<sup>2</sup>  
FIRM ZONES V1-V30, VE – BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup>	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup>	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup>
0 <sup>3</sup>	2.48/.46	1.99/.46	1.72/.46
-1 <sup>4</sup>	5.43/2.83	4.97/2.83	3.55/2.57
-2	***	***	***

**REGULAR PROGRAM – 1975-1981<sup>1</sup> POST-FIRM CONSTRUCTION  
FIRM ZONES V1-V30, VE – CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup> )	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup> )	BASEMENT/ENCLOSURE/ CRAWLSPACE <sup>5</sup> AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
0 <sup>3</sup>	4.09/.57	2.68/.63	1.50/.70	.56/.26
-1 <sup>4</sup>	9.01/4.37	5.32/3.37	1.77/.70	.56/.26
-2	***	***	***	.56/.26

<sup>1</sup>Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

<sup>2</sup>For 1981 Post-FIRM construction rating, refer to pages CONDO 19 and 20.

<sup>3</sup>These rates are to be used if the lowest floor of the building is at or above the BFE.

<sup>4</sup>Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

<sup>5</sup>Includes subgrade crawlspace.

\*\*\*SUBMIT FOR RATING.

**REGULAR PROGRAM – 1975-1981 POST-FIRM CONSTRUCTION  
UNNUMBERED V ZONE – ELEVATED BUILDINGS**

**SUBMIT FOR RATING**

**TABLE 5A. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES  
(Including Townhouse/Rowhouse)  
ANNUAL RATES PER \$100 OF COVERAGE**

**1981 POST-FIRM V1-V30, VE ZONE RATES<sup>1</sup>**

**Elevated Buildings Free of Obstruction<sup>2</sup> Below the  
Beam Supporting the Building's Lowest Floor**

<b>Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site<sup>3</sup></b>	<b>Building Rate</b>	<b>Contents Rate</b>
+4 or more	.65	.53
+3	.79	.54
+2	1.03	.73
+1	1.59	1.25
0	2.03	1.87
- 1	2.69	2.59
- 2	3.53	3.53
- 3	4.55	4.78
- 4 or lower	***	***

Rates above are only for elevated buildings. **Use Specific Rating Guidelines for non-elevated buildings.**

<sup>1</sup> Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

<sup>2</sup> Free of Obstruction— The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:  
(1) Insect screening, provided that no additional supports are required for the screening; or  
(2) Wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ½ inch; or  
(3) Wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch.

Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized. Any machinery or equipment below the lowest elevated floor must be at or above the BFE. See page RATE 20 for more details.

<sup>3</sup> Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

\*\*\*SUBMIT FOR RATING

**TABLE 5B. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES  
(Including Townhouse/Rowhouse)  
ANNUAL RATES PER \$100 OF COVERAGE**

**1981 POST-FIRM V1-V30, VE ZONE RATES<sup>1,2</sup>**

**Elevated Buildings With Obstruction<sup>3</sup> Below the  
Beam Supporting the Building's Lowest Floor**

<b>Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site<sup>4</sup></b>	<b>Building Rate</b>	<b>Contents Rate</b>
+4 or more	1.17	.67
+3	1.30	.68
+2	1.54	.86
+1	2.07	1.38
0	2.52	2.00
-1 <sup>5</sup>	3.12	2.72
-2 <sup>5</sup>	3.96	3.66
-3 <sup>5</sup>	4.98	4.91
-4 or lower <sup>5</sup>	***	***

<sup>1</sup>Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

<sup>2</sup>Rates provided are only for elevated buildings, except those elevated on solid perimeter foundation walls. For buildings elevated on solid perimeter foundation walls, and for non-elevated buildings, use the *Specific Rating Guidelines* document.

<sup>3</sup>With Obstruction—The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the "Free of Obstruction" rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See page RATE 20 for details.

<sup>4</sup>Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

<sup>5</sup>For buildings with obstruction, use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated, which is used for rating, is 1 or more feet below BFE.

\*\*\*SUBMIT FOR RATING.

**TABLE 5C. RCBAP HIGH-RISE AND LOW-RISE BUILDING RATES  
(Including Townhouse/Rowhouse)  
ANNUAL RATES PER \$100 OF COVERAGE**

**1981 POST-FIRM V ZONE RATES**

**SUBMIT FOR RATING**



**TABLE 6. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES  
(Including Townhouse/Rowhouse)  
INCREASED COST OF COMPLIANCE (ICC) COVERAGE**

**All Except Submit for Rate Policies<sup>1</sup>**

**Premiums for \$30,000 ICC Coverage**

FIRM <sup>2</sup>	ZONE	PREMIUM
Post-FIRM	A, AE, A1-A30, AO, AH	\$ 6
	AR, AR DUAL ZONES	\$ 6
	Post-'81 V1-V30, VE	\$ 20
	'75-'81 V1-V30, VE	\$ 35
	A99, B, C, X, D	\$ 6
Pre-FIRM	A, AE, A1-A30, AO, AH	\$ 75
	AR, AR DUAL ZONES	\$ 6
	V, VE, V1-V30	\$ 75
	A99, B, C, X, D	\$ 6

<sup>1</sup>Use the ICC premium table contained in the *Specific Rating Guidelines*.

<sup>2</sup>Elevation-rated Pre-FIRM buildings should use Post-FIRM ICC premiums.

## TABLE 7. RCBAP DEDUCTIBLE FACTORS – ALL ZONES

### Category One – Low-Rise Condominium Building-and-Contents Policies

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR					
	Single Family		2-4 Units		5 or More Units	
	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.
\$1,000/\$1,000	1.000	1.100	1.000	1.050	1.000	1.050
\$2,000/\$2,000	.925	1.000	.960	1.000	.975	1.000
\$3,000/\$3,000	.850	.925	.930	.965	.950	.975
\$4,000/\$4,000	.775	.850	.900	.930	.925	.950
\$5,000/\$5,000	.750	.810	.880	.910	.915	.930
\$10,000/\$10,000	.635	.675	.735	.765	.840	.860
\$25,000/\$25,000	.535	.570	.635	.665	.740	.760

### Category Two – Low-Rise Condominium Building-Only Policies

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR					
	Single Family		2-4 Units		5 or More Units	
	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.
\$1,000	1.000	1.100	1.000	1.075	1.000	1.050
\$2,000	.925	1.000	.950	1.000	.970	1.000
\$3,000	.865	.935	.910	.960	.940	.970
\$4,000	.815	.880	.870	.920	.920	.950
\$5,000	.765	.830	.835	.880	.900	.930
\$10,000	.630	.685	.650	.690	.830	.860
\$25,000	.530	.580	.550	.585	.730	.760

### Category Three – High-Rise Condominium Policies, Building-and-Contents and Building-Only

The deductible factors are multipliers,  
and total deductible amounts are subject to a maximum dollar discount per annual premium.

#### BUILDING/CONTENTS

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR		MAXIMUM DISCOUNT
	Post- FIRM \$1,000 Deductible	Pre- FIRM \$2,000 Deductible	
\$1,000/\$1,000	1.000	1.050	N/A
\$2,000/\$2,000	.980	1.000	\$ 56
\$3,000/\$3,000	.960	.980	\$ 111
\$4,000/\$4,000	.940	.960	\$ 166
\$5,000/\$5,000	.920	.940	\$ 221
\$10,000/\$10,000	.840	.860	\$ 476
\$25,000/\$25,000	.740	.760	\$1,001

#### BUILDING-ONLY

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR		MAXIMUM DISCOUNT
	Post- FIRM \$1,000 Deductible	Pre- FIRM \$2,000 Deductible	
\$1,000	1.000	1.050	N/A
\$2,000	.970	1.000	\$ 55
\$3,000	.940	.970	\$ 110
\$4,000	.920	.950	\$ 165
\$5,000	.900	.930	\$ 220
\$10,000	.830	.860	\$ 475
\$25,000	.730	.760	\$1,000

## **X. CONDOMINIUM RATING EXAMPLES**

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## CONDOMINIUM RATING EXAMPLE 1

### Pre-FIRM, Low-rise, with Enclosure, Coinsurance Penalty, Zone A

#### Regular Program

- Building Coverage: \$140,000
- Contents Coverage: \$100,000
- Condominium Type: Low-rise
- Flood Zone: A
- Occupancy: Other Residential
- # of Units: 6
- Date of Construction: Pre-FIRM
- Building Type: 3 Floors Including Enclosure
- Deductible: \$3,000/\$1,000
- Deductible Factor: .990
- Replacement Cost: \$600,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$480,000
- ICC Premium: \$75 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

#### **Determined Rates:**

Building: .75/.80

Contents: .96/.89

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	<b>140,000</b>	<b>.75</b>	<b>1,050</b>	<b>0</b>	<b>.80</b>	<b>0</b>	<b>-10</b>	<b>140,000</b>	<b>1,040</b>	
CONTENTS	<b>25,000</b>	<b>.96</b>	<b>240</b>	<b>75,000</b>	<b>.89</b>	<b>668</b>	<b>-9</b>	<b>100,000</b>	<b>899</b>	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION:  <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL  ICC PREMIUM  SUBTOTAL  CRS PREMIUM DISCOUNT _____%  SUBTOTAL	<b>1,939</b>  <b>75</b>  <b>2,014</b>  <b>—</b>  <b>2,014</b>
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.							PROBATION SURCHARGE  FEDERAL POLICY FEE		<b>—</b>  <b>175</b>	
SIGNATURE OF INSURANCE AGENT/BROKER _____					DATE(MM/DD/YY) _____		TOTAL PREPAID AMOUNT		<b>2,189</b>	

#### **Premium Calculation:**

1. Multiply Rate x \$100 of Coverage: Building: \$1,050 / Contents: \$908
2. Apply Deductible Factor: Building: .990 x \$1,050 = \$1,040 / Contents: .990 x \$908 = \$899
3. Premium Reduction: Building: \$1,050 – \$1,040 = \$10 / Contents: \$908 - \$899 = \$18
4. Subtotal: \$1,939
5. Add ICC Premium: \$75
6. Subtract CRS Discount: N/A
7. Subtotal: \$2,014
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$175
10. Total Prepaid Amount: \$2,189

#### **CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION**

Claim Payment is determined as follows:

$$\frac{(\text{Insurance Carried})}{(\text{Insurance Required})} \times (\text{Amount of Loss}) = (\text{Limit of Recovery})$$

$$\frac{140,000}{480,000} \times 100,000 = 29,167 - \text{Less Deductible}$$

(Coinsurance Penalty applies because minimum insurance amount of \$480,000 was not met.)

## CONDOMINIUM RATING EXAMPLE 2

### PRE-FIRM, LOW-RISE, NO BASEMENT/ENCLOSURE, ZONE AE

#### Regular Program

- Building Coverage: \$480,000
- Contents Coverage: \$50,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 6
- Date of Construction: Pre-FIRM
- Building Type: 1 Floor, No Basement
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.05
- Replacement Cost: \$600,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$480,000
- ICC Premium: \$75 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

#### **Determined Rates:**

Building: .70/.55      Contents: .96/1.03

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	<b>360,000</b>	<b>.70</b>	<b>2,520</b>	<b>120,000</b>	<b>.55</b>	<b>660</b>	<b>159</b>	<b>480,000</b>	<b>3,339</b>	
CONTENTS	<b>25,000</b>	<b>.96</b>	<b>240</b>	<b>25,000</b>	<b>1.03</b>	<b>308</b>	<b>27</b>	<b>50,000</b>	<b>575</b>	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)						ANNUAL SUBTOTAL		<b>3,914</b>		
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM						PAYMENT OPTION:				
						<input type="checkbox"/> CREDIT CARD		ICC PREMIUM		<b>75</b>
						<input type="checkbox"/> OTHER: _____		SUBTOTAL		<b>3,989</b>
								CRS PREMIUM DISCOUNT _____%		<b>—</b>
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.  SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____						SUBTOTAL		<b>3,989</b>		
						PROBATION SURCHARGE		<b>—</b>		
						FEDERAL POLICY FEE		<b>175</b>		
						TOTAL PREPAID AMOUNT		<b>4,164</b>		

#### **Premium Calculation:**

1. Multiply Rate x \$100 of Coverage: Building: \$3,180 / Contents: \$548
2. Apply Deductible Factor: Building: 1.05 x \$3,180 = \$3,339 / Contents: 1.05 x \$548 = \$575
3. Premium Reduction: Building: \$3,339 - \$3,180 = \$159 / Contents: \$575 - \$548 = \$27
4. Subtotal: \$3,914
5. Add ICC Premium: \$75
6. Subtract CRS Discount: N/A
7. Subtotal: \$3,989
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$175
10. Total Prepaid Amount: \$4,164

#### **CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION**

Coinurance Penalty does not apply since minimum insurance amount of 80% was met.

## CONDOMINIUM RATING EXAMPLE 3

### POST-FIRM, LOW-RISE, COINSURANCE PENALTY, ZONE AE

#### Regular Program

- Building Coverage: \$750,000
- Contents Coverage: \$100,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 14
- Date of Construction: Post-FIRM
- Building Type: 2 Floors, No Basement/Enclosure
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.000
- Replacement Cost: \$1,120,000
- Elevation Difference: +1
- 80% Coinsurance Amount: \$896,000
- ICC Premium: \$6 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

#### **Determined Rates:**

Building: .28/.08      Contents: .38/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	<b>750,000</b>	<b>.28</b>	<b>2,100</b>	<b>0</b>	<b>.08</b>	<b>0</b>	<b>0</b>	<b>750,000</b>	<b>2,100</b>	
CONTENTS	<b>25,000</b>	<b>.38</b>	<b>95</b>	<b>75,000</b>	<b>.12</b>	<b>90</b>	<b>0</b>	<b>100,000</b>	<b>185</b>	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)							ANNUAL SUBTOTAL		<b>2,285</b>	
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION:			
							<input type="checkbox"/> CREDIT CARD		ICC PREMIUM	<b>6</b>
							<input type="checkbox"/> OTHER: _____		SUBTOTAL	<b>2,291</b>
									CRS PREMIUM DISCOUNT _____%	<b>—</b>
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.  SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____							SUBTOTAL		<b>2,291</b>	
							PROBATION SURCHARGE		<b>—</b>	
							FEDERAL POLICY FEE		<b>385</b>	
							TOTAL PREPAID AMOUNT		<b>2,676</b>	

#### **Premium Calculation:**

1. Multiply Rate x \$100 of Coverage: Building: \$2,100 / Contents: \$185
2. Apply Deductible Factor: Building: 1.000 x \$2,100 = \$2,100 / Contents: 1.000 x \$185 = \$185
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$2,285
5. Add ICC Premium: \$6
6. Subtract CRS Discount: N/A
7. Subtotal: \$2,291
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$385
10. Total Prepaid Amount: \$2,676

#### **CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION**

Claim Payment is determined as follows:

$$\frac{(\text{Insurance Carried}) \ 750,000}{(\text{Insurance Required}) \ 896,000} \times (\text{Amount of Loss}) \ 300,000 = (\text{Limit of Recovery}) \ 251,116 - \text{Less Deductible}$$

(Coinsurance Penalty applies because minimum insurance amount of \$896,000 was not met.)

## CONDOMINIUM RATING EXAMPLE 4

### POST-FIRM, LOW-RISE, STANDARD DEDUCTIBLE, ZONE AE

#### Regular Program

- Building Coverage: \$600,000
- Contents Coverage: \$15,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 6
- Date of Construction: Post-FIRM
- Building Type: 3 Floors, Townhouse, No Basement/Enclosure
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.000
- Replacement Cost: \$600,000
- Elevation Difference: +2
- 80% Coinsurance Amount: \$480,000
- ICC Premium: \$6 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

#### **Determined Rates:**

Building: .18/.08      Contents: .38/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	<b>360,000</b>	<b>.18</b>	<b>648</b>	<b>240,000</b>	<b>.08</b>	<b>192</b>	<b>0</b>	<b>600,000</b>	<b>840</b>	
CONTENTS	<b>15,000</b>	<b>.38</b>	<b>57</b>	<b>0</b>	<b>.12</b>	<b>0</b>	<b>0</b>	<b>15,000</b>	<b>57</b>	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)						ANNUAL SUBTOTAL		<b>897</b>		
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM						PAYMENT OPTION:				
						<input type="checkbox"/> CREDIT CARD		ICC PREMIUM		<b>6</b>
						<input type="checkbox"/> OTHER: _____		SUBTOTAL		<b>903</b>
								CRS PREMIUM DISCOUNT _____%		—
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.						SUBTOTAL		<b>903</b>		
						PROBATION SURCHARGE		—		
						FEDERAL POLICY FEE		<b>175</b>		
SIGNATURE OF INSURANCE AGENT/BROKER _____						DATE (MM/DD/YY) _____		TOTAL PREPAID AMOUNT		
								<b>1,078</b>		

#### **Premium Calculation:**

1. Multiply Rate x \$100 of Coverage: Building: \$840 / Contents: \$57
2. Apply Deductible Factor: Building: 1.000 x \$840 = \$840 / Contents: 1.000 x \$57 = \$57
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$897
5. Add ICC Premium: \$6
6. Subtract CRS Discount: N/A
7. Subtotal: \$903
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$175
10. Total Prepaid Amount: \$1,078

#### **CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION**

Coinurance Penalty does not apply since the minimum insurance amount of 80% was met.

## CONDOMINIUM RATING EXAMPLE 5

### PRE-FIRM, HIGH-RISE, STANDARD DEDUCTIBLE, COINSURANCE PENALTY, ZONE A

#### Regular Program

- Building Coverage: \$1,110,000
- Contents Coverage: \$100,000
- Condominium Type: High-rise
- Flood Zone: A
- Occupancy: Other Residential
- # of Units: 50
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, No Basement/Enclosure
- Deductible: \$2,000/\$2,000
- Deductible Factor: 1.000
- Replacement Cost: \$1,500,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$1,200,000
- ICC Premium: \$75 (\$30,000 Coverage)
- CRS Rating: 5
- CRS Discount: 25%

#### Determined Rates:

Building: .85/.21      Contents: .96/.71

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE  PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL  TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	<b>175,000</b>	<b>.85</b>	<b>1,488</b>	<b>935,000</b>	<b>.21</b>	<b>1,964</b>	<b>0</b>	<b>1,110,000</b>	<b>3,452</b>	
CONTENTS	<b>25,000</b>	<b>.96</b>	<b>240</b>	<b>75,000</b>	<b>.71</b>	<b>533</b>	<b>0</b>	<b>100,000</b>	<b>773</b>	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION:  <input type="checkbox"/> CREDIT CARD  <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL  ICC PREMIUM  SUBTOTAL  CRS PREMIUM DISCOUNT      25%  SUBTOTAL	<b>4,225</b>  <b>75</b>  <b>4,300</b>  <b>-1,075</b>  <b>3,225</b>
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.  SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____							PROBATION SURCHARGE		—	
							FEDERAL POLICY FEE		<b>735</b>	
							TOTAL PREPAID AMOUNT		<b>3,960</b>	

#### Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$3,452 / Contents: \$773
2. Apply Deductible Factor: Building: 1.000 x \$3,452 = \$3,452 / Contents: 1.000 x \$773 = \$773
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$4,225
5. Add ICC Premium: \$75
6. Subtract CRS Discount: - \$1,075(25%)
7. Subtotal: \$3,225
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$735
10. Total Prepaid Amount: \$3,960

#### CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Claim Payment is determined as follows:

(Insurance Carried) 1,110,000 x (Amount of Loss) 200,000 = (Limit of Recovery) 185,000 - Less Deductible  
 (Insurance Required) 1,200,000

(Coinsurance Penalty applies because minimum insurance amount of \$1,200,000 was not met.)



## CONDOMINIUM RATING EXAMPLE 6

### PRE-FIRM, HIGH-RISE, BASEMENT, MAXIMUM DISCOUNT, ZONE AE

#### Regular Program

- Building Coverage: \$3,000,000
- Contents Coverage: \$100,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 50
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, including Basement
- Deductible: \$5,000/\$5,000
- Deductible Factor: .940 (Maximum Total Discount of \$221 applies)
- Replacement Cost: \$3,750,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$3,000,000
- ICC Premium: \$75 (\$30,000 Coverage)
- CRS Rating: 8
- CRS Discount: 10%

#### **Determined Rates:**

Building: .90/.29      Contents: .96/.86

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	<b>175,000</b>	<b>.90</b>	<b>1,575</b>	<b>2,825,000</b>	<b>.29</b>	<b>8,193</b>	<b>-221</b>	<b>3,000,000</b>	<b>9,547</b>	
CONTENTS	<b>25,000</b>	<b>.96</b>	<b>240</b>	<b>75,000</b>	<b>.86</b>	<b>645</b>	<b>0</b>	<b>100,000</b>	<b>885</b>	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)							ANNUAL SUBTOTAL		<b>10,432</b>	
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION:			
							<input type="checkbox"/> CREDIT CARD		ICC PREMIUM	<b>75</b>
							<input type="checkbox"/> OTHER: _____		SUBTOTAL	<b>10,507</b>
									CRS PREMIUM DISCOUNT      10%	<b>-1,051</b>
									SUBTOTAL	<b>9,456</b>
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.  _____ SIGNATURE OF INSURANCE AGENT/BROKER                      DATE (MM/DD/YY)							PROBATION SURCHARGE		<b>—</b>	
							FEDERAL POLICY FEE		<b>735</b>	
							TOTAL PREPAID AMOUNT		<b>10,191</b>	

#### **Premium Calculation:**

1. Multiply Rate x \$100 of Coverage: Building: \$9,768 / Contents: \$885
2. Apply Deductible Factor: Building: .940 x \$9,840 = \$9,250 / Contents: 1.000 x \$885 = \$885
3. Premium Reduction: Building: \$221(maximum discount since \$9,768 - \$9,183 = \$585 exceeds the maximum) / Contents: \$0
4. Subtotal: \$10,432
5. Add ICC Premium: \$75
6. Subtract CRS Discount: -\$1,051(10%)
7. Subtotal: \$9,456
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$735
10. Total Prepaid Amount: \$10,191

#### **CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION**

Coinurance Penalty does not apply since the minimum insurance amount of 80% was met.

NOTE: The NFIP accepts premium only in whole dollars. If the discount for an optional deductible does not result in a whole dollar premium, round up if 50¢ or more; round down if less. Always submit gross premium.

## CONDOMINIUM RATING EXAMPLE 7

### POST-FIRM, HIGH-RISE, STANDARD DEDUCTIBLE, ZONE AE

#### Regular Program

- Building Coverage: \$12,000,000
- Contents Coverage: \$15,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 100
- Date of Construction: Post-FIRM
- Building Type: 3 or More Floors, No Basement/Enclosure
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.000
- Replacement Cost: \$15,000,000
- Elevation Difference: 0
- 80% Coinsurance Amount: \$12,000,000
- ICC Premium: \$6 (\$30,000 Coverage)
- CRS Rating: 9
- CRS Discount: 5%

#### **Determined Rates:**

Building: 1.28/.05      Contents: .69/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	<b>175,000</b>	<b>1.28</b>	<b>2,240</b>	<b>11,825,000</b>	<b>.05</b>	<b>5,913</b>	<b>0</b>	<b>12,000,000</b>	<b>8,153</b>	
CONTENTS	<b>15,000</b>	<b>.69</b>	<b>104</b>	<b>0</b>	<b>.12</b>	<b>0</b>	<b>0</b>	<b>15,000</b>	<b>104</b>	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION:  <input type="checkbox"/> CREDIT CARD  <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL  ICC PREMIUM  SUBTOTAL  CRS PREMIUM DISCOUNT 5%  SUBTOTAL	<b>8,257</b>  <b>6</b>  <b>8,263</b>  <b>-413</b>  <b>7,850</b>
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.  _____ SIGNATURE OF INSURANCE AGENT/BROKER                      DATE (MM/DD/YY)							PROBATION SURCHARGE		—	
							FEDERAL POLICY FEE		735	
							TOTAL PREPAID AMOUNT		<b>8,585</b>	

#### **Premium Calculation:**

1. Multiply Rate x \$100 of Coverage: Building: \$8,153 / Contents: \$104
2. Apply Deductible Factor: Building: 1.000 x \$8,153 = \$8,153 / Contents: 1.000 x \$104 = \$104
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$8,257
5. Add ICC Premium: \$6
6. Subtract CRS Discount: - \$413 (5%)
7. Subtotal: \$7,850
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$735
10. Total Prepaid Amount: \$8,585

#### **CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION**

Coinurance Penalty does not apply since the minimum insurance amount of 80% was met.

NOTE: The NFIP accepts premium only in whole dollars. If the discount for an optional deductible does not result in a whole dollar premium, round up if 50¢ or more; round down if less. Always submit gross premium.

## CONDOMINIUM RATING EXAMPLE 8

### PRE-FIRM, HIGH-RISE, ENCLOSURE, MAXIMUM DISCOUNT, COINSURANCE PENALTY, ZONE AE

#### Regular Program

- Building Coverage: \$4,000,000
- Contents Coverage: \$100,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 200
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, Including Enclosure
- Deductible: \$3,000/\$3,000
- Deductible Factor: .980 (Maximum Total Discount of \$111 applies)
- Replacement Cost: \$18,000,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$14,400,000
- ICC Premium: \$75 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

#### Determined Rates:

Building: .90/.21      Contents: .96/1.03

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE  PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL  TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	<b>175,000</b>	<b>.90</b>	<b>1,575</b>	<b>3,825,000</b>	<b>.21</b>	<b>8,033</b>	<b>-111</b>	<b>4,000,000</b>	<b>9,497</b>	
CONTENTS	<b>25,000</b>	<b>.96</b>	<b>240</b>	<b>75,000</b>	<b>1.03</b>	<b>773</b>	<b>0</b>	<b>100,000</b>	<b>1,013</b>	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)						ANNUAL SUBTOTAL		<b>10,510</b>		
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM						PAYMENT OPTION:				
						<input type="checkbox"/> CREDIT CARD		ICC PREMIUM		<b>75</b>
						<input type="checkbox"/> OTHER: _____		SUBTOTAL		<b>10,585</b>
								CRS PREMIUM DISCOUNT _____%		—
								SUBTOTAL		<b>10,585</b>
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.						PROBATION SURCHARGE		—		
						FEDERAL POLICY FEE		<b>735</b>		
						TOTAL PREPAID AMOUNT		<b>11,320</b>		
SIGNATURE OF INSURANCE AGENT/BROKER _____						DATE (MM/DD/YY) _____				

#### Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$9,608 / Contents: \$1,013
2. Apply Deductible Factor: Building: .980 x \$9,608 = \$9,416 / Contents: .980 x \$1,013 = \$993
3. Premium Reduction: Building: \$111 (maximum discount since \$9,608 - \$9,416 = \$192 exceeds the maximum) / Contents: \$0
4. Subtotal: \$10,510
5. Add ICC Premium: \$75
6. Subtract CRS Discount: N/A
7. Subtotal: \$10,585
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$735
10. Total Prepaid Amount: \$11,320

#### CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Claim Payment is determined as follows:

(Insurance Carried) 4,000,000 x (Amount of Loss) 1,000,000 = (Limit of Recovery) 277,778 - Less Deductible (Insurance Required) 14,400,000

(Coinsurance Penalty applies because minimum insurance amount of \$14,400,000 was not met.)



## PREFERRED RISK POLICY

### I. GENERAL DESCRIPTION

The Preferred Risk Policy (PRP) offers low-cost coverage to owners and tenants of eligible buildings located in the moderate-risk **B, C, and X Zones** in NFIP **Regular Program communities**.

For residential properties, the maximum coverage combination is \$250,000 building and \$100,000 contents. Up to \$100,000 contents-only coverage is available.

For non-residential properties, the maximum coverage combination is \$500,000 building and \$500,000 contents. Up to \$500,000 contents-only coverage is available.

Only one building can be insured per policy, and only one policy can be written on each building.

### II. ELIGIBILITY REQUIREMENTS

#### A. Flood Zone

To be eligible for building/contents coverage or contents-only coverage under the PRP, the building must be in a B, C, or X Zone on the effective date of the policy. However, for the purpose of determining the flood zone, the agent may use the FIRM in effect at the time of application and presentment of premium. The flood map available at the time of the renewal offer determines a building's continued eligibility for the PRP. (See V. RENEWAL.) NFIP map grandfathering rules do not apply to the PRP.

#### B. Occupancy

Combined building/contents amounts of insurance are available for owners of all eligible occupancy types—one- to four-family properties (including individual condominium units in condominium buildings), other residential properties, and non-residential properties.

Contents-only coverage is available for tenants and owners of all eligible occupancies, except when contents are located entirely in a basement.

#### C. Loss History

A building's eligibility for the PRP is based on the preceding requirements and on the building's flood loss history. If one of the following conditions exists within any 10-year period, regardless of any change(s) in ownership of the building, then the building is **not eligible** for the PRP:

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

In reviewing a building's flood loss history for PRP eligibility, be aware that:

- A flood insurance claim payment (building and/or contents) and a Federal flood disaster relief payment (including loans and grants) for the same loss are considered a single payment.
- Federal flood disaster relief payments (including loans and grants) are considered only if the building sustained flood damage.

### THE PRP AT A GLANCE

COVERAGE TYPE	MAXIMUM LIMITS BY OCCUPANCY TYPE		
	1-4 Family	Other Residential	Non-Residential
Combined Building/ Contents	\$250,000/ \$100,000	\$250,000/ \$100,000	\$500,000/ \$500,000
Contents Only	\$100,000	\$100,000	\$500,000

### III. INELIGIBILITY

For help in determining eligibility/ineligibility of various condominium risks, use the PRP Condominium Rating Chart on the next page.

- Properties in Special Flood Hazard Areas or in Emergency Program communities are **not eligible** for the PRP.
- Residential condominium associations eligible under the Residential Condominium Building Association Policy are **not eligible** for the PRP.
- Individual residential condominium units in non-residential condominium buildings are **not eligible** for building coverage.
- Individual non-residential condominium units are **not eligible** for building coverage.
- Contents located entirely in a basement are **not eligible** for contents-only coverage. However, contents located entirely in an enclosure are eligible.
- Condominium units are not eligible for Increased Cost of Compliance (ICC) coverage.
- Buildings on Leased Federal Property determined by the Administrator to be located on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure **are not eligible** for the PRP.

### IV. DOCUMENTATION

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)
- A Letter of Map Revision (LOMR)
- A Letter of Determination Review (LODR)
- A copy of the most recent flood map marked to show the exact location and flood zone of the building
- A letter indicating the exact location and flood zone of the building, and signed and dated by a local community official
- An Elevation Certificate indicating the exact location and flood zone of the building, and

signed and dated by a surveyor, engineer, architect, or local community official

- 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.

### V. 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 cannot be renewed as a PRP. It must be nonrenewed or rewritten as a conventional Standard Flood Insurance Policy (SFIP).

Effective May 1, 2008, if there has been a map change during the policy term that may affect the insured property, proof of the property's continued eligibility for the PRP must be provided for the policy to be renewed. See IV. DOCUMENTATION.

### VI. COVERAGE LIMITS

The elevated building coverage limitation provisions do not apply to the PRP.

### VII. 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.

### VIII. DISCOUNTS/FEES/ICC PREMIUM

- No Community Rating System discount is associated with the PRP.
- The \$50.00 Community Probation Surcharge is added, when applicable.
- The Federal Policy Fee of \$13.00 is included in the premium and is not subject to commission.
- The ICC premium of \$6.00 is included.

### IX. DEDUCTIBLES

The standard deductible for PRPs is \$1,000 each for building and contents, applied separately. Optional deductibles are not available for PRPs.

## PREFERRED RISK POLICY CONDOMINIUM RATING CHART

### RESIDENTIAL SINGLE UNIT BUILDING OR TOWNHOUSE/ROWHOUSE TYPE—BUILDING WITH SEPARATE ENTRANCE FOR EACH UNIT

PURCHASER OF POLICY	Building Occupancy <sup>1</sup>	Condo Unit Indicator <sup>1</sup>	PRP Eligibility	Rate Table <sup>2</sup>	Policy Form
UNIT OWNER	SINGLE FAMILY	Yes	Yes	One- to Four-Family Residential	DWELLING
ASSOCIATION (SINGLE UNIT ONLY)	SINGLE FAMILY	Yes	Yes	One- to Four-Family Residential	DWELLING
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A

### MULTI-UNIT RESIDENTIAL BUILDING—2 TO 4 UNITS PER BUILDING

PURCHASER OF POLICY	Building Occupancy <sup>1</sup>	Condo Unit Indicator <sup>1</sup>	PRP Eligibility	Rate Table <sup>2</sup>	Policy Form
UNIT OWNER	2-4	Yes	Yes	One- to Four-Family Residential	DWELLING
ASSOCIATION (SINGLE UNIT ONLY)	2-4	Yes	Yes	One- to Four-Family-Residential	DWELLING
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A

### MULTI-UNIT RESIDENTIAL BUILDING—5 OR MORE UNITS PER BUILDING

PURCHASER OF POLICY	Building Occupancy <sup>1</sup>	Condo Unit Indicator <sup>1</sup>	PRP Eligibility	Rate Table <sup>2</sup>	Policy Form
UNIT OWNER	OTHER RESIDENTIAL	Yes	Yes	Other Residential	DWELLING
ASSOCIATION (SINGLE UNIT ONLY)	OTHER RESIDENTIAL	Yes	Yes	Other Residential	DWELLING
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A

### NON-RESIDENTIAL BUILDING

PURCHASER OF POLICY	Building Occupancy <sup>1</sup>	Condo Unit Indicator <sup>1</sup>	PRP Eligibility	Rate Table <sup>2</sup>	Policy Form
UNIT OWNER	NON-RESIDENTIAL	Yes (BUILDING COVERAGE NOT AVAILABLE, ONLY CONTENTS)	Yes	Non-Residential Contents Only	GENERAL PROPERTY
UNIT OWNER	SINGLE FAMILY	Yes (BUILDING COVERAGE NOT AVAILABLE, ONLY CONTENTS)	Yes	One- to Four-Family Residential or Other Residential if 5 or more units	DWELLING
ASSOCIATION	NON-RESIDENTIAL	N/A	Yes	Non-Residential Building and Contents	GENERAL PROPERTY

<sup>1</sup>When there is a mixture of residential and commercial usage within a single building, please refer to the GR Section of the *Flood Insurance Manual*.

<sup>2</sup>All building rates are based on the lowest floor of the building.

# PRP COVERAGES AVAILABLE EFFECTIVE MAY 1, 2008

## ONE- TO FOUR-FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>

With Basement or Enclosure <sup>5</sup>			Without Basement or Enclosure <sup>6</sup>		
Building	Contents	Premium	Building	Contents	Premium
\$ 20,000	\$ 8,000	\$144	\$ 20,000	\$ 8,000	\$119
\$ 30,000	\$ 12,000	\$173	\$ 30,000	\$ 12,000	\$148
\$ 50,000	\$ 20,000	\$221	\$ 50,000	\$ 20,000	\$196
\$ 75,000	\$ 30,000	\$260	\$ 75,000	\$ 30,000	\$230
\$100,000	\$ 40,000	\$287	\$100,000	\$ 40,000	\$257
\$125,000	\$ 50,000	\$307	\$125,000	\$ 50,000	\$277
\$150,000	\$ 60,000	\$326	\$150,000	\$ 60,000	\$296
\$200,000	\$ 80,000	\$361	\$200,000	\$ 80,000	\$326
\$250,000	\$100,000	\$388	\$250,000	\$100,000	\$348

## ALL RESIDENTIAL CONTENTS-ONLY COVERAGE<sup>1, 2, 4</sup>

Contents Above Ground Level More Than One Floor		All Other Locations (Basement-Only Not Eligible)	
Contents	Premium	Contents	Premium
\$ 8,000	\$ 39	\$ 8,000	\$ 58
\$ 12,000	\$ 53	\$ 12,000	\$ 80
\$ 20,000	\$ 81	\$ 20,000	\$113
\$ 30,000	\$ 93	\$ 30,000	\$130
\$ 40,000	\$105	\$ 40,000	\$147
\$ 50,000	\$117	\$ 50,000	\$164
\$ 60,000	\$129	\$ 60,000	\$181
\$ 80,000	\$153	\$ 80,000	\$201
\$100,000	\$177	\$100,000	\$221

## OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>

### With Basement or Enclosure<sup>5</sup>

Contents Coverage		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
Building Coverage	\$ 20,000	\$151	\$165	\$178	\$191	\$203	\$214	\$225	\$235	\$245
	\$ 30,000	\$165	\$179	\$192	\$205	\$217	\$228	\$239	\$249	\$259
	\$ 50,000	\$199	\$213	\$226	\$239	\$251	\$262	\$273	\$283	\$293
	\$ 75,000	\$215	\$229	\$242	\$255	\$267	\$278	\$289	\$299	\$309
	\$100,000	\$237	\$251	\$264	\$277	\$289	\$300	\$311	\$321	\$331
	\$125,000	\$244	\$258	\$271	\$284	\$296	\$307	\$318	\$328	\$338
	\$150,000	\$249	\$263	\$276	\$289	\$301	\$312	\$323	\$333	\$343
	\$200,000	\$280	\$294	\$307	\$320	\$332	\$343	\$354	\$364	\$374
	\$250,000	\$297	\$311	\$324	\$337	\$349	\$360	\$371	\$381	\$391

## OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>

### Without Basement or Enclosure<sup>6</sup>

Contents Coverage		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
Building Coverage	\$ 20,000	\$123	\$135	\$146	\$157	\$167	\$177	\$186	\$195	\$203
	\$ 30,000	\$141	\$152	\$163	\$174	\$184	\$194	\$203	\$212	\$220
	\$ 50,000	\$176	\$187	\$198	\$209	\$219	\$229	\$238	\$247	\$255
	\$ 75,000	\$196	\$207	\$218	\$228	\$238	\$248	\$257	\$266	\$274
	\$100,000	\$214	\$225	\$236	\$246	\$256	\$266	\$275	\$284	\$292
	\$125,000	\$223	\$234	\$245	\$255	\$265	\$274	\$283	\$292	\$300
	\$150,000	\$230	\$241	\$252	\$262	\$272	\$281	\$290	\$299	\$307
	\$200,000	\$258	\$269	\$280	\$290	\$300	\$309	\$318	\$326	\$334
	\$250,000	\$273	\$284	\$295	\$305	\$315	\$324	\$333	\$341	\$349

<sup>1</sup>Add the \$50.00 Probation Surcharge, if applicable.

<sup>2</sup>Premium includes Federal Policy Fee of \$13.00.

<sup>3</sup>Premium includes ICC premium of \$6.00. Deduct this amount if the risk is a condominium unit.

<sup>4</sup>Use this "All Residential Contents-Only Coverage" premium table for individual residential condominium unit contents-only policies.

<sup>5</sup>Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces. See footnote 6.

<sup>6</sup>Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.



**PRP COVERAGES AVAILABLE EFFECTIVE MAY 1, 2008 (cont'd.)**

**NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>**  
**With Basement or Enclosure<sup>4</sup>**

Contents Coverage		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
Building Coverage	\$ 50,000	\$ 880	\$1,139	\$1,387	\$1,623	\$1,848	\$2,062	\$2,265	\$2,456	\$2,636	\$2,805
	\$100,000	\$1,254	\$1,513	\$1,760	\$1,996	\$2,221	\$2,435	\$2,638	\$2,829	\$3,009	\$3,178
	\$150,000	\$1,529	\$1,788	\$2,035	\$2,271	\$2,496	\$2,710	\$2,913	\$3,104	\$3,284	\$3,453
	\$200,000	\$1,678	\$1,937	\$2,184	\$2,420	\$2,645	\$2,859	\$3,062	\$3,253	\$3,433	\$3,602
	\$250,000	\$1,783	\$2,042	\$2,289	\$2,525	\$2,750	\$2,964	\$3,167	\$3,358	\$3,538	\$3,707
	\$300,000	\$1,899	\$2,158	\$2,405	\$2,641	\$2,866	\$3,080	\$3,283	\$3,474	\$3,654	\$3,823
	\$350,000	\$2,027	\$2,286	\$2,533	\$2,769	\$2,994	\$3,208	\$3,410	\$3,601	\$3,781	\$3,950
	\$400,000	\$2,111	\$2,370	\$2,617	\$2,853	\$3,078	\$3,292	\$3,494	\$3,685	\$3,865	\$4,034
	\$450,000	\$2,207	\$2,466	\$2,713	\$2,949	\$3,174	\$3,388	\$3,590	\$3,781	\$3,961	\$4,130
	\$500,000	\$2,312	\$2,571	\$2,818	\$3,054	\$3,279	\$3,493	\$3,695	\$3,886	\$4,066	\$4,235

**NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS<sup>1, 2, 3</sup>**  
**Without Basement or Enclosure<sup>5</sup>**

Contents Coverage		\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
Building Coverage	\$ 50,000	\$ 550	\$ 688	\$ 820	\$ 946	\$1,066	\$1,180	\$1,288	\$1,390	\$1,486	\$1,576
	\$100,000	\$ 742	\$ 880	\$1,012	\$1,138	\$1,258	\$1,372	\$1,480	\$1,582	\$1,678	\$1,768
	\$150,000	\$ 885	\$1,023	\$1,155	\$1,281	\$1,401	\$1,515	\$1,623	\$1,725	\$1,821	\$1,911
	\$200,000	\$1,034	\$1,172	\$1,304	\$1,430	\$1,550	\$1,664	\$1,772	\$1,874	\$1,970	\$2,060
	\$250,000	\$1,134	\$1,272	\$1,404	\$1,530	\$1,650	\$1,764	\$1,872	\$1,974	\$2,070	\$2,160
	\$300,000	\$1,240	\$1,378	\$1,510	\$1,636	\$1,756	\$1,870	\$1,978	\$2,080	\$2,176	\$2,266
	\$350,000	\$1,297	\$1,435	\$1,567	\$1,693	\$1,813	\$1,927	\$2,035	\$2,137	\$2,233	\$2,323
	\$400,000	\$1,360	\$1,498	\$1,630	\$1,756	\$1,876	\$1,990	\$2,098	\$2,200	\$2,296	\$2,386
	\$450,000	\$1,429	\$1,567	\$1,699	\$1,825	\$1,945	\$2,059	\$2,167	\$2,269	\$2,365	\$2,455
	\$500,000	\$1,504	\$1,642	\$1,774	\$1,900	\$2,020	\$2,134	\$2,242	\$2,344	\$2,440	\$2,530

**NON-RESIDENTIAL CONTENTS-ONLY COVERAGE<sup>1, 2</sup>**

Contents Above Ground Level More Than One Floor		All Other Locations (Basement-Only Not Eligible)	
Contents	Premium	Contents	Premium
\$ 50,000	\$145	\$ 50,000	\$ 330
\$100,000	\$220	\$100,000	\$ 500
\$150,000	\$295	\$150,000	\$ 670
\$200,000	\$370	\$200,000	\$ 840
\$250,000	\$445	\$250,000	\$1,010
\$300,000	\$520	\$300,000	\$1,180
\$350,000	\$595	\$350,000	\$1,350
\$400,000	\$670	\$400,000	\$1,520
\$450,000	\$745	\$450,000	\$1,690
\$500,000	\$820	\$500,000	\$1,860

<sup>1</sup>Add the \$50.00 Probation Surcharge, if applicable.

<sup>2</sup>Premium includes Federal Policy Fee of \$13.00.

<sup>3</sup>Premium includes ICC premium of \$6.00. Deduct this amount if the risk is a condominium unit.

<sup>4</sup>Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces. See footnote 5.

<sup>5</sup>Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

## **X. ENDORSEMENTS**

The PRP may be endorsed to:

- Increase coverage mid-term, subject to the coverage limits in effect when the policy was issued or renewed. See page END 5 for an example.
- Correct misratings, such as incorrect building description or community number.

## **XI. CONVERSION OF STANDARD RATED POLICY TO PRP DUE TO MISRATING**

A policy written as a Standard B, C, or X Zone policy and later found to be eligible for a PRP may be endorsed or rewritten as a PRP for only the current policy term.

When the risk has been rated with other than B, C, or X Zone rates, but is later found to be in a B, C, or X Zone and eligible for a PRP, the writing company will be allowed to endorse or cancel/rewrite up to 6 years.

The policy may be canceled/rewritten using Cancellation Reason Code 22 if both of the following conditions are met:

- The request to endorse or cancel/rewrite the policy is received during the current policy term.
- The policy has no open claim or closed paid claim on the policy term being canceled.

The new PRP building and/or contents coverage will be equal either 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. For a standard contents-only policy, the contents coverage will be equal to the limit issued under the standard policy or the next higher limit. If building coverage is desired, the policy should be endorsed for building and contents coverage with a 30-day waiting period applied.

## **XII. CONVERSION OF STANDARD RATED POLICY TO PRP DUE TO MAP REVISION, LOMA, OR LOMR**

A standard rated policy may be canceled and rewritten as a PRP as a result of a map revision, LOMA, or LOMR if the effective date of the map change was on or after February 1, 2005.

The policy may be canceled/rewritten using Cancellation Reason Code 24 under the following conditions:

- The request to cancel/rewrite the standard policy must be received during the policy term or within 6 months of the policy expiration date.
- The standard policy has no open claim or closed paid claim on the policy terms being canceled.
- The property meets all other PRP eligibility requirements.

The building and/or contents coverage on the new PRP must be equal either to the building limit and/or contents limit issued under the standard policy, or to the next higher limit available under the PRP if there is no PRP option equal to the standard policy building and/or contents limit.

## **XIII. CONVERSION OF PRP TO STANDARD RATED POLICY**

A Preferred Risk Policy must be canceled and rewritten to a standard rated policy if the risk no longer meets the PRP eligibility requirements.

The building and/or contents coverage on the new standard policy must be equal to the building limit and/or contents limit issued under the PRP.

## **XIV. COMPLETING 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**

The PRP is available only 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. Above these dates, check the appropriate box to indicate whether the waiting period is STANDARD 30-DAY or LOAN TRANSACTION—NO WAITING. Refer to the General Rules section, pages GR 8-9, 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.

### **D. Insured's Mailing Address**

1. Enter the name, mailing address, city, state, ZIP Code, and telephone 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, complete the "Property Location" section of the application.

### **E. Disaster Assistance**

1. Check YES if flood insurance is being required for disaster assistance. Enter the insured's Case File Number, Disaster Assistance Number, or Tax I.D. 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, and fax number of the first mortgagee. Enter the loan number.

### **G. Second Mortgagee or Other**

1. Identify additional mortgagees by checking the appropriate box and entering the loan number, 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 address entered in the "Insured's Mailing 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. Enter the community identification number, map panel number, and revision suffix for the community where the property is located. Use the FIRM in effect and that has been published at the time of presentment of premium and completion of application. Community number and status may be obtained by calling the writing company, consulting a local community official, or referencing the NFIP *Community Status Book* online at [www.fema.gov/fema/csb.shtm](http://www.fema.gov/fema/csb.shtm).
3. Enter the Flood Insurance Rate Map zone.
4. Identify the information source.
5. Check YES if the building is located on federal land; otherwise, check NO.

NOTE: If the property is federally leased, refer to the Leased Federal Property Section for guidance.

## **J. Building and Contents**

Complete all required information in this section.

1. Check building occupancy: Single Family, 2-4 Family, Other Residential, or Non-Residential (incl. Hotel/Motel).
2. Enter date of construction.
3. Check building type. If the building has a basement, enclosure, crawlspace, or subgrade crawlspace, count the basement, enclosure, crawlspace, or subgrade crawlspace as a floor. If the building type is a manufactured (mobile) home/travel trailer on foundation, enter the make, model, and serial number in the block at the bottom of this section.
4. Check YES, if the building is under a Condominium Form of Ownership; otherwise check NO. (A homeowners association [HOA] may differ from a condominium form of ownership.)
5. Check location of building's contents. (Contents located entirely in a basement are not eligible for contents-only coverage.)
6. Check YES if the building is the insured's principal residence; otherwise, check NO.
7. 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.
8. Indicate whether the building has a Basement, Enclosure, Crawlspace, or Subgrade Crawlspace.

## **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. Enter the coverage selected, and the premium, from the appropriate table on pages PRP 4-5.
2. Add the \$50.00 Probation Surcharge, if applicable. Deduct \$6.00 if this is an application for a condominium unit.

## **M. Signature**

The producer must sign the Preferred Risk Policy Application and is responsible for the completeness and accuracy of the information provided on it. Enter the date of application (month/day/year). The waiting period is added to this date to determine the policy effective date of the policy listed in the Policy Term section. A check or money order for the Total Prepaid Amount, payable to the NFIP, must accompany the application.

Electronics transactions are permitted if the business process includes authentication of signatures and dates of receipt of premium. WYO companies are responsible for determining the business practices and transaction authentication methods they will use to ensure the security and integrity of such transactions.

A credit card payment by VISA, MasterCard, Discover, Diner's Club, or American Express will also be acceptable if a disclaimer form, signed by the insured, is submitted with the Preferred Risk Policy Application. The disclaimer will state that cancellation of a policy due to a billing dispute will be permitted only for a billing error or fraud. If the credit card information is taken over the telephone by the producer, the producer may sign the authorization form on behalf of the payor only after having read the disclaimer to the payor.

THIS LAYOUT OF THE REVISED PREFERRED RISK POLICY APPLICATION IS PROVIDED FOR YOUR REFERENCE.  
THE FINAL FORM IS AWAITING OMB APPROVAL AND NOT YET AVAILABLE.

☐ NEW CURRENT POLICY NUMBER \_\_\_\_\_  
☐ RENEWAL \_\_\_\_\_  
IF NEW, LEAVE BLANK

IMPORTANT - PLEASE PRINT OR TYPE

POLICY TERM	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 TRANSACTION - NO WAITING	
	POLICY PERIOD IS FROM _____ TO _____ 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION			
AGENT INFORMATION	NAME, ADDRESS, TELEPHONE NO., AND FAX NO. OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER: _____ _____ _____ AGENCY NO.: _____ AGENT'S TAX ID _____		INSURED'S MAILING ADDRESS _____ _____ _____ _____ _____	NAME, TELEPHONE NUMBER AND MAILING ADDRESS OF INSURED: _____ _____ _____ _____ _____
DISASTER ASSISTANCE	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE?    YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FHA <input type="checkbox"/> FEMA <input type="checkbox"/> OTHER ( SPECIFY ) : _____ CASE FILE 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 ( SPECIFY ) _____ _____ _____ _____	
FIRST MORTGAGEE	NAME, TELEPHONE NO., FAX NO., AND ADDRESS OF FIRST MORTGAGEE INCLUDING LOAN NUMBER: _____ _____ _____ LOAN NUMBER _____		LOAN NUMBER _____	
PROPERTY LOCATION	IS INSURED LOCATION SAME AS INSURED MAILING ADDRESS? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO    IF NO, ENTER PROPERTY ADDRESS. IF RURAL, DESCRIBE PROPERTY LOCATION. (DO NOT USE P.O. BOX) _____ _____ _____		NAME OF COUNTY/PARISH _____ 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 ) _____ IS BUILDING LOCATED ON FEDERAL LAND?    YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>	
BUILDING	BUILDING OCCUPANCY: <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL (INCL. HOTEL/MOTEL) CONSTRUCTION DATE _____ <input type="checkbox"/> BUILDING PERMIT DATE <input type="checkbox"/> DATE OF CONSTRUCTION <input type="checkbox"/> SUBSTANTIAL IMPR. DATE <input type="checkbox"/> MANUFACTURED (MOBILE) HOMES / TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT _____		INSURED'S PRINCIPAL RESIDENCE? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO 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 CONDO FORM OF OWNERSHIP <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO COVERAGE FOR CONDO UNIT <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO TOWNHOUSE/ROWHOUSE CONDO UNIT <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO CONTENTS LOCATED IN: <input type="checkbox"/> ENCLOSURE ONLY (BASEMENT ONLY NOT ELIGIBLE) <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 FLOORS <input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR ESTIMATED REPLACEMENT COST AMOUNT \$ _____ BUILDING USE: <input type="checkbox"/> MAIN HOUSE/BUILDING <input type="checkbox"/> DETACHED GUEST HOUSE <input type="checkbox"/> DETACHED GARAGE <input type="checkbox"/> AGRICULTURAL BUILDING <input type="checkbox"/> WAREHOUSE <input type="checkbox"/> POOLHOUSE, CLUBHOUSE, REC. BLDG <input type="checkbox"/> TOOL/STORAGE SHED <input type="checkbox"/> OTHER: _____ BASEMENT, ENCLOSURE, CRAWLSPACE <input type="checkbox"/> NONE <input type="checkbox"/> FINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> UNFINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> CRAWLSPACE <input type="checkbox"/> SUBGRADE CRAWLSPACE	
NOTICE	THE FOLLOWING CONDITIONS SHOULD BE USED TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP. A) 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 ZONE S, AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO B) DO ANY OF THESE CONDITIONS, ARISING FROM ONE OR MORE OCCURRENCES IN ANY 10 - YEAR PERIOD, EXIST? 2 LOSS PAYMENTS, EACH MORE THAN \$1,000 <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO 3 OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO 2 FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN \$1,000 <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO 3 FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT <input checked="" type="checkbox"/> YES <input type="checkbox"/> 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"/> YES <input type="checkbox"/> NO INSURANCE IS AVAILABLE UNDER THIS APPLICATION ONLY IF THE ANSWERS TO THESE QUESTIONS ARE NO.		ENTER SELECTED OPTION FROM THE PREMIUM TABLES IN THE FLOOD INSURANCE MANUAL. BUILDING AND CONTENTS COVERAGE COMBINATION BUILDING: \$ _____ CONTENTS: \$ _____ PREMIUM: \$ _____ CONTENTS-ONLY COVERAGE AMOUNT: \$ _____ PREMIUM: \$ _____	
SIGNATURE	(ONE BUILDING PER POLICY - BLANKET COVERAGE NOT PERMITTED)			
	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. SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE _____ (MM/DD/YYYY)			

NON-FINAL COPY

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# GUIDANCE FOR LEASED FEDERAL PROPERTIES

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## I. GENERAL DESCRIPTION

In accordance with the provisions of the Flood Insurance Reform Act of 2004, Sec. 106, the Federal Emergency Management Agency (FEMA) will begin charging actuarial rates for a Leased Federal Property, which is any property leased from the Federal Government (including residential and nonresidential properties) that the Administrator determines is located on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure. A list of property addresses meeting this description has been provided to FEMA by the U.S. Army Corps of Engineers. Actuarial rates will apply to all new and renewal policies with effective dates on or after October 1, 2009, that meet these criteria.

## II. NOTIFICATION REQUIREMENTS

The National Flood Insurance Program (NFIP) IT Services and Bureau and Statistical Agent will post this list of property addresses on the NFIP Bureau web portal,

[www.NFIPBureau.FEMA.gov](http://www.NFIPBureau.FEMA.gov). Write Your Own (WYO) Companies and the NFIP Servicing Agent must compare this list, which will be updated monthly, with existing and prospective business. Policies that have an address match must be rated with actuarial rates based on procedures that follow.

WYO Companies and the NFIP Servicing Agent must notify existing policyholders (and their agents and lenders) at least 120 days before renewal that their property has been identified as being located on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure. The notice must include the requirement for such policies to be rated using actuarial rates. Sample notification letters have been provided at the end of this section that can be altered to work with a company's billing cycle as necessary.

In order to establish the actuarial rate, the writing company must obtain a FEMA Elevation Certificate (EC), which provides current FIRM information and elevations. At least two photographs (front and back) of the building must also be submitted. If the EC is not received within 45 days from the date of notice, the policy

may be nullified, or issued using tentative rates. Tentative rates will require a new Risk Rating Method code "F" which is now part of the Transaction Record Reporting and Processing (TRRP) Plan.

The use of tentative rates must follow the established tentative rate procedure, which includes informing the parties of the missing information that prevents the policy from being rated actuarially. Additionally, the claim settlement procedure, when a tentatively rated property suffers a loss, must also be included in the information presented with the tentative rates. Policies that are within the 120-day window prior to renewal will not receive the leased federal property notice until the subsequent renewal.

## III. TENTATIVE RATES

Tentative rates (see table on page LFP 3) are used to issue policies when producers fail to provide the required actuarial rating information. Tentative rates are generally higher than the rates published in this manual (ranging from \$2 to \$10 per \$100 of coverage). With tentative rates, a policy will be generated with coverage limits based on the actual premium received.

When tentative rates are applied, a Declarations Page and a Tentative Rate Letter will be forwarded to the policyholder, producer, and mortgagee (if any), requesting the necessary information so that the proper rate can be determined. Tentatively rated policies cannot be endorsed to increase coverage limits, or renewed for another policy term, until the required actuarial rating information and full premium payment are received.

If a loss occurs on a tentatively rated property, payment will be limited by the amount of coverage that the initially submitted premium will purchase using the correct actuarial rating information.

## IV. APPEALS

The notice to policyholders must inform them that they can challenge their properties' inclusion on the leased federal properties list by submitting documentation refuting the information that placed them on the list. One example of acceptable documentation is a letter

from a community official or land surveyor stating that the property is not located on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure. Another example is documentation showing that the insured owns the property and not the Federal Government. This information should be submitted to the WYO Company or the NFIP Servicing Agent, who will then process the request and forward it to FEMA for final review and determination. If FEMA approves the appeal, the property will be removed from the list and the building may continue to be rated as it was previously.

If the policyholder does not provide acceptable documentation, or the appeal has been denied, the property will remain on the list. WYO Companies and the NFIP Servicing Agent have the following options.

- a. A new policy can be issued or an existing policy renewed for a single

policy term using tentative rates. If the policyholder does not provide acceptable documentation prior to the next policy expiration date, the company must non-renew the policy.

- b. The policy can be nullified in accordance with the WYO Company's business practices.

Claims relating to a tentatively rated policy will not be processed until the required underwriting information needed to establish an actuarial rate for the policy has been received.

Any flood loss occurring after notifying the policyholder of the property's inclusion in the subset of properties cannot be settled until the WYO Company or NFIP Servicing Agent receives the appropriate underwriting documentation (i.e., new EC and photographs) or proof that the property should not have been placed on the list.



**TENTATIVE RATES TABLE  
RATES PER \$100 OF COVERAGE  
(Basic/Additional)**

<b>BUILDING TYPE</b>	<b>BUILDING</b>		<b>CONTENTS</b>	
<b>Non-Elevated, No Basement</b>	<b>Basic Limits</b>	<b>Additional Limits</b>	<b>Basic Limits</b>	<b>Additional Limits</b>
<b>Zones A, AE, A1-A30, AO, AH</b>				
1-4 Family	4.00	3.00	6.00	4.00
Other Residential	6.00	4.00	6.00	4.00
Non-Residential	6.00	4.00	8.00	8.00
<b>Zones V, V1-V30, VE</b>				
1-4 Family	7.00	7.00	10.00	10.00
Other Residential	10.00	10.00	10.00	10.00
Non-Residential	10.00	10.00	10.00	10.00
<b>BUILDING TYPE</b>	<b>BUILDING</b>		<b>CONTENTS</b>	
<b>Non-Elevated with Basement / Elevated Building*</b>	<b>Basic Limits</b>	<b>Additional Limits</b>	<b>Basic Limits</b>	<b>Additional Limits</b>
<b>Zones A, AE, A1-A30, AO, AH</b>				
1-4 Family	2.00	2.00	2.00	2.00
Other Residential	3.00	3.00	2.00	2.00
Non-Residential	3.00	3.00	3.00	3.00
<b>Zones V, V1-V30, VE</b>				
1-4 Family	3.00	3.00	3.00	3.00
Other Residential	5.00	5.00	3.00	3.00
Non-Residential	5.00	5.00	5.00	5.00

\*The basement/elevated building rates should be used only where the underwriter is satisfied on the basis of two or more photographs or other substantiating information that the risk is definitely constructed as an elevated building or that the basement is a true basement under the NFIP basement definition.

***IMPORTANT FLOOD INSURANCE POLICY INFORMATION***

Insured's Name:

Property Address:

Policy Number:

Dear Policyholder:

This letter is to inform you that your property, which is covered by flood insurance, meets the criteria for a new subset of properties that must be charged actuarial rates, in accordance with the provisions of the Flood Insurance Reform Act of 2004, Sec. 106.

In accordance with the law, the Federal Emergency Management Agency (FEMA) must charge actuarial rates for any property meeting the following criteria:

- (1) Leased from the Federal Government, and
- (2) Located on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure.

In order for an actuarial rate to be developed, proper underwriting documentation, including a FEMA Elevation Certificate using current Flood Insurance Rate Map data and two photographs showing the front and back of the building, must be submitted to your flood insurer. The insurer must receive this information within 45 days of receipt of this notice to allow for rate calculation and processing of the renewal bill.

If your insurer does not receive the requested underwriting information in sufficient time to meet their renewal billing cycle, they can only renew the flood policy using tentative rates. Please be advised that a policy with tentative rates cannot be endorsed to increase limits or be renewed. In the event of a loss a tentatively rated policy will not receive a claim settlement until actuarial rates are determined. These rates, along with the amount of premium originally submitted, will determine the coverage available.

You may appeal this determination by furnishing your insurer with documentation verifying that your property does not meet the criteria listed above.

Your insurance agent has also received this notice concerning your property.

If you have questions about the information in this letter, please contact (your company name and telephone number).

***IMPORTANT FLOOD INSURANCE POLICY INFORMATION***

Insured's Name:

Property Address:

Policy Number:

Dear Agent:

This letter is to inform you that your client's property, which is covered by flood insurance, meets the criteria for a new subset of properties that must be charged actuarial rates, in accordance with the provisions of the Flood Insurance Reform Act of 2004, Sec. 106.

In accordance with the law, the Federal Emergency Management Agency (FEMA) must charge actuarial rates for any property meeting the following criteria:

- (1) Leased from the Federal Government, and
- (2) Located on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure.

In order for an actuarial rate to be developed, proper underwriting documentation, including a FEMA Elevation Certificate using current Flood Insurance Rate Map data and two photographs showing the front and back of the building, must be submitted to the writing company. The writing company must receive this information within 45 days of receipt of this notice to allow for rate calculation and processing of the renewal bill.

A writing company that does not receive the requested underwriting information in sufficient time to meet their renewal billing cycle can only renew the flood policy using tentative rates. Please be advised that a policy with tentative rates cannot be endorsed to increase limits or be renewed. In the event of a loss a tentatively rated policy will not receive a claim settlement until actuarial rates are determined. These rates, along with the amount of premium originally submitted, will determine the coverage available.

Your client may appeal this determination by furnishing the writing company with documentation verifying that the property does not meet the criteria listed above.

This notice has also been sent to your client.

If you have questions about the information in this letter, please contact (your company name and telephone number).

***IMPORTANT FLOOD INSURANCE POLICY INFORMATION***

Insured's Name:

Property Address:

Policy Number:

Dear Lender:

This letter is to inform you that your client's property, which is covered by flood insurance, meets the criteria for a new subset of properties that must be charged actuarial rates, in accordance with the provisions of the Flood Insurance Reform Act of 2004, Sec. 106.

In accordance with the law, the Federal Emergency Management Agency (FEMA) must charge actuarial rates for any property meeting the following criteria:

- (1) Leased from the Federal Government, and
- (2) Located on the river-facing side of any dike, levee, or other riverine flood control structure, or seaward of any seawall or other coastal flood control structure.

In order for an actuarial rate to be developed, proper underwriting documentation, including a FEMA Elevation Certificate using current Flood Insurance Rate Map data and two photographs showing the front and back of the building, must be submitted to the writing company. The writing company must receive this information within 45 days of receipt of this notice to allow for rate calculation and processing of the renewal bill.

A writing company that does not receive the requested underwriting information in sufficient time to meet their renewal billing cycle can only renew the flood policy using tentative rates. Please be advised that a policy with tentative rates cannot be endorsed to increase limits or be renewed. In the event of a loss a tentatively rated policy will not receive a claim settlement until actuarial rates are determined. These rates, along with the amount of premium originally submitted, will determine the coverage available.

Your client may appeal this determination by furnishing the writing company with documentation verifying that the property does not meet the criteria listed above.

This notice has also been sent to your client and their insurance agent.

If you have questions about the information in this letter, please contact (your company name and telephone number).

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