

GENERAL CHANGE ENDORSEMENT

I. USE OF THE FORM

The National Flood Insurance Program (NFIP) General Change Endorsement form or a similar request can be used to make certain types of coverage and rating changes or corrections to the existing policy.

However, this form cannot be used to 1) renew a policy, 2) extend or change a policy year, or 3) change the effective date of the policy.

An endorsement may be submitted for such reasons as:

- Change of a mortgagee
- Increasing, adding, reducing, or removing coverage amounts
- Change of the mailing address
- Change of the building description
- Change of insured information
- Rating Adjustments
- Map revisions
- Correcting a misrated policy
- Assignment of the policy
- Change of Primary Residence status

II. ENDORSEMENT RULES

A. Coverage Endorsements

1. Addition of Coverage or Increase in Amount of Insurance

Added coverage, or an increase in the amount of insurance, is permitted at any time during a policy year. The additional premium is calculated pro rata for the balance of the policy year, at either the rate in effect on the endorsement effective date or the rate in effect on the policy effective date, in accordance with each Write Your Own (WYO) Company's standard business practice. (See Examples 1 through 3 at the end of this section.) Refer to the General Rules section for the applicable waiting period.

2. Reduction in Amount of Insurance

A reduction in the amount of *building* insurance *cannot* be made unless part of the building has been removed, which reduces the building's value to less than the amount of the building insurance, or a current appraisal or cost estimate is provided which shows that the building's current coverage amount is higher than the estimated replacement

cost of the building. (See Example 4 at the end of this section.)

A reduction in the amount of *contents* insurance *cannot* be made unless some of the contents have been sold or removed, which reduces the contents' value to less than the amount of the contents insurance.

If the insured has a non-NFIP policy, the coverage can be reduced to the amount of the non-NFIP policy deductible.

3. Removal of Coverage

Coverage may be removed and premium returned only in the following instances:

- Property is no longer at the described location
- The property is no longer owned by the policyholder
- There is more than one policy with building coverage insuring the same building.

B. Rating Endorsements

1. Rate Reduction

It is not permissible to revise a policy's rating during a policy year, due to a rate decrease, unless the effective date of the rate change is prior to the policy's effective date.

2. Rating Adjustment

NFIP rules require that the policy must be in effect in order to process refunds.

Rating adjustments will be allowed for only the current year for the following situations:

- Use of the grandfather rules. The endorsement effective date is the effective date of the current policy year.
- Use of the V-Zone Risk Factor Rating Form. The endorsement effective date is either the date the V-Zone Risk Factor Rating Form was certified or the effective date of the current policy year, whichever is later.
- Use of the Federal Emergency Management Agency (FEMA) Special Rates (see the Rating section). The endorsement effective date is the date that FEMA provided the rates.
- Revision of alternative rates (rates used for Pre-FIRM rated risks where the zone is unknown).

The endorsement effective date is the effective date of the current policy year.

- Use of Post-FIRM/full-risk rating for a Pre-FIRM building receiving subsidized rates. The refund will be processed if the insured provides a valid Elevation Certificate (EC). The endorsement effective date is the effective date of the current policy year.
- Use of an EC on Post-FIRM buildings rated using “Without Certification of Compliance or Elevation Certificate” for zones AO and AH, or “No Elevation Certificate or No BFE” for Unnumbered A Zone. The endorsement effective date is the effective date of the current policy year.
- Use of an updated EC. The endorsement effective date is the effective date of the current policy year.

3. Revision of an Alternative Rating

Alternative rating is used to determine the premium on a Renewal Notice following conversion of a community from the Emergency Program to the Regular Program. Alternative rates are also used by agents/producers for the rating of Pre-FIRM construction. Alternative rating allows the agent/producer and the policyholder 1 year to revise the rating, so a premium refund can be obtained from the renewal or inception date if it is determined that the insured property is located in a lower-rated zone. During subsequent policy years, such revisions may also be made effective with the start of the policy year.

4. Map Revision

When a physical revision of the FIRM, a Letter of Map Amendment (LOMA), or a Letter of Map Revision (LOMR) is issued, a policy may be endorsed to revise the flood zone or change the Base Flood Elevation (BFE) in which a building is located if the new zone and/or BFE provides a more favorable rating.

The following endorsement rules must be used:

- If a map revision or amendment became effective during the current policy year, the refund for the premium difference after revising the zone or BFE is prorated, using the date of the map revision or amendment as the endorsement effective date.
- If a map revision or amendment became effective in the previous policy year, a refund of the premium difference is granted for the current policy year and the pro-rata portion of the

previous policy year. The endorsement effective date is the map revision or amendment date.

- If a map revision or amendment became effective prior to the previous policy year, a refund of the premium difference is granted for the current policy year only.
- If the policy has expired, the endorsement request must be received within 6 months of the expiration date; otherwise, no refund is available. Before refunding a premium for an expired term, the insurer must check with the policyholder for the existence of a current policy with another WYO Company. Under no circumstances will an insured be allowed a refund for more than 2 policy years, regardless of whether the same or different WYO Company or Companies issued the policy or policies.

Before processing the endorsement, the agent/producer should check the Flood Map Status Information Service to make sure that the LOMA or LOMR is still valid (or has been recertified) based on the most recent map revision. Also, if the revised map changes the BFE, verify that the same elevation datum is used to determine the building elevations on the EC.

When a community has been converted from the Emergency Program to the Regular Program, the policy rating may be revised to reflect the correct flood zone. However, no premium refund is allowed on premium previously paid.

C. Misrated Policy

A misrating means that the premium charged is incorrect because one or more of the rating characteristics used to determine the applicable premium rate for an application or renewal is discovered to be incorrect or was previously correct, but has changed.

Examples of rating characteristics used to determine premium include, but are not limited to, such factors as the loss history, building occupancy, building use, primary residency status, physical alteration of the building, replacement cost, community number, lowest floor elevation used for rating, flood zone, Base Flood Elevation, and the presence of enclosures, basements, or crawlspaces (including below grade crawlspaces). For example, a Preferred Risk Policy (PRP) that incurs a flood loss resulting in a paid claim exceeding \$1,000 for a second time would be misrated if renewed as a PRP. Other examples include a policy issued on the incorrect Standard Flood Insurance Policy (SFIP) policy form, a building that was substantially damaged or improved, or the building’s construction date incorrectly indicated on the policy.

A map revision, whether communitywide or parcel-specific (LOMA), does not imply that the previous map was incorrect. Flood risks change over time due to community development or natural causes such as erosion and subsidence. Therefore, a map revision does not imply a misrating under the previous maps. Refunds for map revisions are limited to the current policy year, or one additional year if the map was revised during the previous year. If a map revision occurred before the prior policy year, the refund is for the current year only (see II.B.4 of this section).

All other corrections for misratings resulting in refunds are limited to the current term only, unless the misrating occurred at the time of application, in which case a refund may be issued back to inception, or up to 5 years prior to the cancellation request date, whichever is less. Any lapse in coverage is included in determining the number of years for which a premium refund is allowed for a misrating that occurred at the time of application. Proper documentation must be submitted (see IV.B.2.a. of this section).

A rating adjustment made when optional rating information is provided at a later date is not considered a misrating (see II.B of this section). For example, when an EC is provided to determine that a full-risk rate is lower than Pre-FIRM subsidized rates, the Pre-FIRM subsidized rates used for previous policy years are not deemed incorrect.

Updated documentation provided at a later date does not prove a misrating if the documentation previously used is valid. For example, when a new EC indicates a different elevation for the lowest floor than a previous EC, the newer EC must be used, but the policy is not considered misrated in previous policy years.

If however, the insurer miskeyed or misinterpreted data correctly provided on the original EC, this may constitute a misrating. Also, if the insurer issued the initial policy using information provided on the Application, which is later proven incorrect by valid documentation that was previously unavailable, the policy is deemed misrated, and refunds may be issued.

NOTE: Refunds issued by endorsement exceeding the allowable amount will be subject to the debt collection procedures.

D. Conversion of Standard-Rated Policy to PRP Due to Misrating

A policy written as a standard-rated B, C, or X Zone policy and later found to be eligible for a Preferred Risk Policy (PRP) may be endorsed or rewritten as a PRP for only the current policy year.

When the risk has been misrated since the time of application with a zone other than B, C, or X but is

later found to be in a B, C, or X Zone and eligible for a PRP, the insurer will be allowed to endorse or cancel/rewrite for up to 5 years prior to the endorsement or cancellation/rewrite request.

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 year; and
- The policy has no open claim or closed paid claim.

The new PRP building coverage will be equal to either the building limit issued under the standard-rated 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-rated B, C, or X Zone building limit. For a standard-rated contents-only policy, the contents coverage will be equal to the limit issued under the standard-rated policy or the next-higher limit. If building coverage is desired, or the building and/or contents coverage requested exceeds the limits described above, the coverage should be endorsed with a 30-day waiting period.

E. Changing Deductibles

Increasing deductibles is permitted during the current policy year. When a mortgagee is listed on the policy, the mortgagee's written consent must be secured before requesting a deductible higher than the applicable minimum deductible.

Deductibles cannot be reduced midterm, unless required by the mortgagee and written authorization is provided by the mortgagee. A 30-day waiting period will apply unless the request to reduce the deductible is in connection with making, increasing, extending, or renewing a loan.

The Increased Cost of Compliance (ICC) Premium is not eligible for the deductible discount or surcharge. First calculate the deductible discount or surcharge, then add in the ICC Premium.

F. Endorsements Due to Duplicate Coverage

The SFIP covers one building per policy. Except for condominium buildings, building coverage may be issued on only one policy per building. Condominium unit owners may purchase building coverage under the Dwelling form, even if there is a Residential Condominium Building Association Policy (RCBAP) covering the building containing the unit, or other units insured separately within the building. However, the maximum building coverage available for a residential condominium building is \$250,000 times the number of units within the building, or the total replacement cost, whichever is less.

If the building owner is not shown as a named insured on an SFIP with building coverage, the policy must be endorsed to include the building owner as a named insured. If more than one SFIP with building coverage covers the same property, all but one of the policies must be endorsed to remove the building coverage or canceled. A pro-rata refund is available for endorsements removing building coverage due to duplicate coverage based on the effective date that duplicate coverage began.

G. Property Address Corrections

A flood policy may not be endorsed to change the insured property location. This includes relocation from 1 unit to another unit within the same building, and relocation of a mobile home/travel trailer to a new location. An endorsement may not be submitted when it will result in a change to the actual building to be insured, regardless of whether a loss has or has not occurred. A new Application and a new premium must be submitted, and any applicable waiting period for the SFIP to become effective will apply. The following exceptions allow for a property address correction:

1. An endorsement may be submitted to correct an erroneous property address (e.g., one made through typographical error or an Emergency 911 property address change) when it does not result in a change of the building to be insured. In the case where there are no paid or pending claims, a correction can be made without a waiver from the Federal Insurance Administrator of the requirement to submit accurate information in Section I of the SFIP. The address may be corrected in the following situations:

- The property address submitted on the Application was typed incorrectly, and the building description, coverage, and rating elements belong to the building at the address indicated on the correction endorsement; or
- The address used to describe the insured building indicated on the Application has changed with the United States Post Office; or
- A postal address is being supplied for a descriptive or legal address originally provided on the Application.

2. In a situation where there is a pending claim, and the agent/producer indicates that the address on the policy is not the correct address for the building intended to be insured, a waiver may be sought from the Federal Insurance Administrator of the requirement to submit accurate information in Section I of the SFIP in the following instances:

- The property address submitted on the Application was typed incorrectly, and the building description, coverage, and rating elements belong to the building at the address indicated on the correction endorsement, and the insured has no insurable interest in the building at the address incorrectly indicated on the application; or
- The address used to describe the insured building indicated on the Application has changed with the United States Post Office. The agent/producer must demonstrate that the building description, coverage, and rating elements belong to the building at the address indicated on the correction endorsement; or
- A postal address is being supplied for a descriptive or legal address originally provided on the Application. The agent/producer must demonstrate that the building description, coverage, and rating elements belong to the building at the address indicated on the waiver request.

No pending claim on a policy requiring an address change can be paid without FEMA approval.

H. Assignment of Policy

A building owner's flood insurance building policy may be assigned to a purchaser of the insured building with the written consent of the seller. The seller must sign the assignment endorsement on or before the closing date. Policies on buildings in the course of construction and policies insuring only contents may not be assigned.

The assignment section on the General Change Endorsement form must be completed. Select "Other" on the General Change Endorsement form if the assignment is due to inheritances, gifts, transfers of ownership without purchase, assignments to an estate or trust, or at the time of foreclosure.

III. ENDORSEMENT PROCESSING PRIOR TO POLICY RENEWAL (NFIP DIRECT BUSINESS ONLY)

A. During the Last 90 Days of Policy Year

1. If the premium payment for renewal of the policy has not already been processed by the NFIP, a processed General Change Endorsement will produce a revised Renewal Notice for the upcoming policy year.
2. If the original Renewal Notice has not been paid, the payor may use the revised Renewal Notice or subsequent Final Notice.

B. During the Last 75 Days of Policy Year

1. If the original Renewal Notice has not been paid, the agent/producer must submit the General Change Endorsement for the current policy year only and submit a renewal Application for the upcoming policy year. A separate premium payment must be submitted for each transaction. (The insured and/or mortgagee, if payor, should be advised not to pay the Renewal Notice or Final Notice when a renewal Application and premium have been submitted.)
2. If the original Renewal Notice *has been paid*, the agent/producer must submit the General Change Endorsement together with any required additional premium for the renewal policy year and, if applicable, a separate General Change Endorsement and additional premium for the remainder of the current policy year. The effective date of the endorsement to increase coverage (up to the inflation factor) will be the “renewal date” only if the endorsement and additional premium are received within the 30-day grace period.

C. Refunds Generated from Endorsement Processing

The return premium is based on rates in effect on the effective date of the change or the policy effective date, in accordance with the WYO Company’s standard business practice. It is calculated by revising the rate, effective from the inception date of the current policy year, provided the inception date is on or after the community conversion date.

The Federal Policy Fee, HFIAA Surcharge, and Probation Surcharge (if applicable) are not subject to calculation of return premiums.

IV. COMPLETING THE FLOOD INSURANCE GENERAL CHANGE ENDORSEMENT FORM

A. General Change Endorsement Instructions

The policy number, reason for change, and the endorsement effective date are required items for completing the form. When filling out the rest of this form, only complete the sections that require change. The following items are of special note:

• Policy Period

In this section, enter the policy expiration date (month/day/year) and endorsement effective date. The policy period cannot be changed. All calculations must reflect the policy period shown on the current declarations page.

• Property Location

A flood policy may not be endorsed to change the insured property location, unless correcting an

erroneous property address. If the property address is rural, enter the legal description or geographic location of the property (do not use P.O. Box). *For additional guidance, refer to the Property Address Corrections subsection in this section.*

For example, the insured’s mailing address may be shown as:

Route 4
Box 179
Danville, OH 43014

The property location should be completed as: Farmhouse on the north side of U.S. 70, 6 miles west of Danville, OH 43014.

• Community (Grandfathering Information)

Verify whether the building was built in compliance or has had continuous coverage. *For additional guidance, refer to the NFIP Grandfathering Rules subsection in the Rating section of this manual.*

If the building was built in compliance, enter the community identification number, map panel number, suffix, FIRM zone, and, if applicable, the BFE. If grandfathering for continuous coverage, enter the prior policy number.

• All Buildings

Complete this section to correct a property’s building description. If applicable, submit any supporting documentation.

• Contents

The contents location section should be completed if contents coverage is being added/deleted or if the location of the contents being insured within the described building has changed. Provide an explanation of the change of location in the description area of the section.

• Coverage and Rating

Complete this section for such reasons as:

- Increasing, adding or reducing coverage limits
- Updating building’s replacement cost information
- Changing deductibles

For additional guidance, refer to the Endorsement Rating examples in this section.

• Signature

All endorsements, whether paper or electronic form, must be signed. 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.

The insured must sign and date the General Change Endorsement form whenever there is a request to reduce policy limits, assign the policy, or change the agent/producer of record.

B. Refund Processing Procedures

1. The current insurer will be responsible for returning the premium for the current and the prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, it will be responsible for returning the premium for that policy year. Agents/producers submit refund requests to their insurer.
2. Requests for refunds for more than 2 policy years must be processed by the NFIP Bureau and Statistical Agent (NFIP Bureau).
 - a. For requests processed by the NFIP Bureau for any period exceeding 2 policy years, the current insurer must submit all of the documentation necessary to support the refund. At a minimum, this documentation will consist of the following:
 - The company's statistical records or declarations pages for each policy year and evidence of premium payments obtained from the insured if these documents are not available from the company's records.

- An endorsement request for each policy year and the premium refund calculation for each policy year that the company had the policy.
- A LOMA; a LOMR; a 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 EC indicating the exact location and flood zone of the building, and signed and dated by a surveyor, an engineer, an architect, or a local community official; or a flood zone determination certification that guarantees the accuracy of the information.

- b. In order for the NFIP Bureau to process a refund request, the appropriate documentation must be mailed directly to:

NFIP Bureau and Statistical Agent
Underwriting Department
8400 Corporate Dr., Suite 350
Hyattsville, MD 20785

3. WYO Companies will be notified of the premium refunded and the Expense Allowance due to the NFIP. The companies must maintain this documentation as part of their underwriting files.
4. Any lapse in coverage does not extend the number of policy years the premium refund is allowed.

The NFIP Bureau will return to the sender any unauthorized refund requests for more than 2 policy years.

IV. ENDORSEMENT RATING EXAMPLES

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**EXAMPLE 1
INCREASING COVERAGE ON A PREFERRED RISK POLICY**

- Policy term is June 15, 2015–2016.
- Single Family with basement.
- Property Currently Mapped in X-Zone
- Present coverage: Building \$75,000/ Contents \$30,000.
- Premium at policy effective date was \$311.
- Endorsement effective date is September 2, 2015.
- Coverages added are \$125,000 on the building and \$50,000 on the contents for a total of \$200,000 on the building and \$80,000 on the contents.

- Rates in effect on the effective date of the policy are to be used in calculating the premiums.
- The Difference between these 2 premiums is \$110.
- Prorate the Difference.

Time period is September 2, 2015,
to June 15, 2016;
Number of days is 287;
Pro-rata factor is .784

INSURANCE COVERAGE	SECTION A - CURRENT LIMITS			SECTION B - NEW LIMITS			A + B PREMIUM	
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM		
BUILDING BASIC LIMIT	—	—	—	—	—	—	—	
BUILDING ADDITIONAL LIMIT	—	—	—	—	—	—	—	
CONTENTS BASIC LIMIT	—	—	—	—	—	—	—	
CONTENTS ADDITIONAL LIMIT	—	—	—	—	—	—	—	
FOR PRP ONLY, ENTER LIMITS FROM THE NFIP FLOOD INSURANCE MANUAL	BUILDING \$75,000	CONTENTS \$30,000	PREMIUM \$311	BUILDING \$125,000	CONTENTS \$50,000	PREMIUM \$421	\$421	
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW						PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL	\$421
BUILDING COVERAGE			CONTENTS COVERAGE				DEDUCTIBLE DISCOUNT/SURCHARGE	—
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL		SUBTOTAL	\$421
—	—	\$200,000	—	—	\$80,000	ICC PREMIUM	—	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT/PRODUCER <input type="checkbox"/> PAYOR						_____	SUBTOTAL	\$421
NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING.								
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.								
SIGNATURE OF INSURANCE AGENT/PRODUCER _____						_____ / ____ / ____	CRS PREMIUM DISCOUNT ____ %	—
SIGNATURE OF INSURED (IF APPLICABLE) _____						_____ / ____ / ____	SUBTOTAL	\$421
SIGNATURE OF ASSIGNEE (FOR ASSIGNMENT ONLY) _____						_____ / ____ / ____	RESERVE FUND ____ %	—
						_____ / ____ / ____	SUBTOTAL	\$421
						_____ / ____ / ____	HFIAA SURCHARGE	—
						_____ / ____ / ____	SUBTOTAL	\$421
						_____ / ____ / ____	PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)	\$311
						_____ / ____ / ____	DIFFERENCE _____ (+/-)	\$110
						_____ / ____ / ____	PRO-RATA FACTOR	.784
						_____ / ____ / ____	TOTAL AMOUNT DUE (+/-)	\$86

**EXAMPLE 2
INCREASING COVERAGE**

- Policy term is April 12, 2015–2016.
- Single-family dwelling, no basement.
- Pre-FIRM Building.
- Building located in Zone C.
- Present coverage: Building \$35,000 / Contents \$10,000.
- Endorsement is effective on August 12, 2015, to add additional coverage of \$65,000 on the building and \$15,000 on the contents for a total of \$100,000 building coverage and \$25,000 contents coverage.
- Premium rates are: Building 1.00/.27, Contents 1.53/.48.
- To increase coverage, complete Sections A and B. Section A is for current coverage. Section B should show the amount of the coverage increase only.
- \$25,000 of the \$60,000 coverage and the \$40,000 additional coverage to be added on the building must be calculated in the “Amount” column under Section B, “Increased/Decreased Coverage Only” (using the applicable rate) to amend the present coverage to the threshold for the Regular Program basic limits.
- \$10,000 of the \$15,000 coverage to be added on the contents must be calculated under the

- “Amount” column under Section B, “Increased/Decreased Coverage Only” (using the applicable rate) to amend the present coverage to the threshold for the Regular Program basic limits.
- Add Section A and B premiums to obtain the New Premium Totals.
- Add the New Premium Totals to calculate the Premium Subtotal.
- Add the ICC Premium and calculate the New Premium Subtotal.
- Add the Reserve Fund Amount and calculate the New Premium Subtotal.
- The Premium Previously Paid is \$584 (excluding Probation Surcharge/HFIAA Surcharge/Federal Policy Fee), which is the total current annual premium including ICC Premium and Reserve Fund Assessment.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference.
Time period is August 12, 2015, to April 12, 2016;
Number of days is 244;
Pro-rata factor is .667

INSURANCE COVERAGE	SECTION A - CURRENT LIMITS			SECTION B - NEW LIMITS			A + B PREMIUM		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM			
BUILDING BASIC LIMIT	\$35,000	1.00	\$350	\$25,000	1.00	\$250	\$600		
BUILDING ADDITIONAL LIMIT	—	—	—	\$40,000	.27	\$108	\$108		
CONTENTS BASIC LIMIT	\$10,000	1.53	\$153	\$15,000	1.53	\$230	\$383		
CONTENTS ADDITIONAL LIMIT	—	—	—	—	—	—	—		
FOR PRP ONLY, ENTER LIMITS FROM THE NFIP FLOOD INSURANCE MANUAL	BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM			
	—	—	—	—	—	—	—		
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW							PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL	\$1,091
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCTIBLE DISCOUNT/SURCHARGE		—	
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	SUBTOTAL		\$1,091	
\$60,000	\$40,000	\$100,000	\$25,000	—	\$25,000	ICC PREMIUM		\$5	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT/PRODUCER <input type="checkbox"/> PAYOR								SUBTOTAL	\$1,096
NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.								CRS PREMIUM DISCOUNT _____ %	—
SIGNATURE OF INSURANCE AGENT/PRODUCER _____ DATE (MM/DD/YYYY) _____								SUBTOTAL	\$1,096
SIGNATURE OF INSURED (IF APPLICABLE) _____ DATE (MM/DD/YYYY) _____								RESERVE FUND 15 %	\$164
SIGNATURE OF ASSIGNEE (FOR ASSIGNMENT ONLY) _____ DATE (MM/DD/YYYY) _____								SUBTOTAL	\$1,260
								HFIAA SURCHARGE	—
								SUBTOTAL	\$1,260
								PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)	\$584
								DIFFERENCE _____ (+/-)	\$676
								PRO-RATA FACTOR	.667
								TOTAL AMOUNT DUE (+/-)	\$451

**EXAMPLE 4
REDUCING BUILDING COVERAGE**

- Policy term is May 1, 2015–2016.
- Single-family dwelling, with basement.
- Regular Program, Zone B, Post-FIRM.
- Policy limits: Building \$150,000 / Contents \$0.
- A wing of the building was destroyed by fire on November 15, 2015, and the building was repaired without the wing, reducing the value of the dwelling to \$100,000. (This explanation should be recorded in the Reason for Change section of the General Change Endorsement form.)
- Present rates are: Building 1.12 / .39.
- Endorsement effective date is November 15, 2015.
- In Section A, enter the basic building amount (\$60,000) and the applicable rate (1.12).
- In Section B, enter the new additional building amount at the same rate of .39.
- Add Sections A and B to obtain the New Premium Totals.
- Add the New Premium Totals to obtain the Premium Subtotal.
- Add in the ICC Premium and calculate the New Premium Subtotal.
- Add the Reserve Fund Amount and calculate the New Premium Subtotal.
- The Premium Previously Paid is \$1,182 (excluding the Probation Surcharge/HFIAA Surcharge/Federal Policy Fee), which is the total current annual premium including ICC Premium and Reserve Fund Assessment.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference.
Time period is November 15, 2015, to May 1, 2016;
Number of days is 168;
Pro-rata factor is .459

INSURANCE COVERAGE	SECTION A - CURRENT LIMITS			SECTION B - NEW LIMITS			A + B PREMIUM		
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM			
BUILDING BASIC LIMIT	\$60,000	1.12	\$672	—	—	—	\$672		
BUILDING ADDITIONAL LIMIT	\$90,000	.39	\$351	-\$50,000	.39	-\$195	\$156		
CONTENTS BASIC LIMIT	—	—	—	—	—	—	—		
CONTENTS ADDITIONAL LIMIT	—	—	—	—	—	—	—		
FOR PRP ONLY, ENTER LIMITS FROM THE NFIP FLOOD INSURANCE MANUAL	BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM			
	—	—	—	—	—	—	—		
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		\$828		
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCTIBLE DISCOUNT/SURCHARGE		—	
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL		\$828
\$60,000	\$40,000	\$100,000	—		—	—	ICC PREMIUM		\$5
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT/PRODUCER <input type="checkbox"/> PAYOR				SUBTOTAL				\$833	
NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.									
SIGNATURE OF INSURANCE AGENT/PRODUCER _____				_____/_____/_____ DATE (MM/DD/YYYY)					
SIGNATURE OF INSURED (IF APPLICABLE) _____				_____/_____/_____ DATE (MM/DD/YYYY)					
SIGNATURE OF ASSIGNEE (FOR ASSIGNMENT ONLY) _____				_____/_____/_____ DATE (MM/DD/YYYY)					
CRS PREMIUM DISCOUNT _____ %								—	
SUBTOTAL								\$833	
RESERVE FUND 15 %								\$125	
SUBTOTAL								\$958	
HFIAA SURCHARGE								—	
SUBTOTAL								\$958	
PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)								\$1,182	
DIFFERENCE _____ (+/-)								-\$224	
PRO-RATA FACTOR								.459	
TOTAL AMOUNT DUE (+/-)								-\$103	

**EXAMPLE 5
CHANGE OF PRIMARY RESIDENCE STATUS**

- Policy term June 15, 2015–2016.
- Single-family dwelling, no basement.
- Post-FIRM Building.
- Building located in Zone AE
- Present coverage: Building \$150,000 / Contents \$15,000.
- Endorsement is effective on September 23, 2015, to change Residence status from Non-Primary to Primary.
- Full-risk premium rates are: Building .25 / .08, Contents .38 / .12
- Complete Section A for current coverage
- Add Section A premiums to obtain the New Premium Totals.
- Add the New Premium Totals to calculate the Premium Subtotal.
- Add the ICC Premium and calculate the New Premium Subtotal.

- Add the Reserve Fund Amount and calculate the New Premium Subtotal.
- Revise the HFIAA Surcharge Amount and calculate the New Premium Subtotal.
- The Premium Previously Paid is \$577 (excluding Probation Surcharge/Federal Policy Fee), which is the total current annual premium including ICC Premium and Reserve Fund Assessment.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference.

Time period is September 23, 2015, to June 15, 2016;
Number of days is 265;
Pro-rata factor is .726

INSURANCE COVERAGE	SECTION A - CURRENT LIMITS			SECTION B - NEW LIMITS			A + B PREMIUM	
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM		
BUILDING BASIC LIMIT	\$60,000	.25	\$150	—	—	—	\$150	
BUILDING ADDITIONAL LIMIT	\$90,000	.08	\$72	—	—	—	\$72	
CONTENTS BASIC LIMIT	\$15,000	.38	\$57	—	—	—	\$57	
CONTENTS ADDITIONAL LIMIT	—	—	—	—	—	—	—	
FOR PRP ONLY, ENTER LIMITS FROM THE NFIP FLOOD INSURANCE MANUAL	BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM		
	—	—	—	—	—	—	—	
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW						PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL	\$279
BUILDING COVERAGE			CONTENTS COVERAGE				DEDUCTIBLE DISCOUNT/SURCHARGE	—
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL		SUBTOTAL	\$279
—	—	—	—	—	—		ICC PREMIUM	\$5
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT/PRODUCER <input type="checkbox"/> PAYOR							SUBTOTAL	\$284
NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.							CRS PREMIUM DISCOUNT ____ %	—
							SUBTOTAL	\$284
							RESERVE FUND 15 %	\$43
							SUBTOTAL	\$327
							HFIAA SURCHARGE	\$25
							SUBTOTAL	\$352
	PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)	\$577						
	DIFFERENCE _____ (+/-)	-\$225						
	PRO-RATA FACTOR	.726						
	TOTAL AMOUNT DUE (+/-)	-\$164						

_____ SIGNATURE OF INSURANCE AGENT/PRODUCER	_____ DATE (MM/DD/YYYY)
_____ SIGNATURE OF INSURED (IF APPLICABLE)	_____ DATE (MM/DD/YYYY)
_____ SIGNATURE OF ASSIGNEE (FOR ASSIGNMENT ONLY)	_____ DATE (MM/DD/YYYY)

FLOOD INSURANCE GENERAL CHANGE ENDORSEMENT
FEMA FORM 086-0-3

NONDISCRIMINATION

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

PRIVACY ACT

The information requested is necessary to process your Flood Insurance Application for a flood insurance policy. The authority to collect the information is Title 42, U.S. Code, Sections 4001 to 4028. Disclosures of this information may be made: to federal, state, tribal, and local government agencies, fiscal agents, your agent, mortgage servicing companies, insurance or other companies, lending institutions, and contractors working for us, for the purpose of carrying out the National Flood Insurance Program; to current Severe Repetitive Loss property owners and Preferred Risk Policy owners for the purpose of property loss history evaluation; to the American Red Cross for verification of nonduplication of benefits following a flooding event or disaster; to law enforcement agencies or professional organizations when there may be a violation or potential violation of law; to a federal, state or local agency when we request information relevant to an agency decision concerning issuance of a grant or other benefit, or in certain circumstances when a federal agency requests such information for a similar purpose from us; to a Congressional office in response to an inquiry made at the request of an individual; to the Office of Management and Budget (OMB) in relation to private relief legislation under OMB Circular A-19; and to the National Archives and Records Administration in records management inspections. Providing the information is voluntary, but failure to do so may delay or prevent issuance of the flood insurance policy.

GENERAL

This information is provided pursuant to Public Law 96-511 (Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

AUTHORITY

Public Law 96-511, amended, 44 U.S.C. 3507; and 5 CFR 1320.

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this form is estimated to average 9 minutes per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting the form. This collection of information is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 1800 South Bell Street, Arlington VA 20598-3005, Paperwork Reduction Project (1660-0033).

NOTE: Do not send your completed form to this address.

