

A Few Reminders

1. We will begin promptly at 10:00 am Eastern Time. Note your time zone below:
 - 7:00 am (Pacific)
 - 8:00 am (Mountain)
 - 9:00 am (Central)
 - 10:00 am (Eastern)
2. To listen to the audio portion of this webinar, Dial **1-866-861-7917** and enter **401444#**. We will open the phone lines 30 minutes prior to start time.
3. As you join the web conference, please **mute** your phones. **Use your phone's mute button or press *6**. To un-mute press ***6** again. Please **do not** place your phone on **hold**. (music while on hold will disrupt the web conference)
4. **Once the session begins**, all lines will be **muted** to reduce background noise.

WebEx Tips

Cisco WebEx Training Center - PRP Dry Run

File Edit Share View Audio Participant Session Breakout Help

Info Agent_Fact_Sheet PRP%20Extensi...




97%

Participants

Name	Feedback
Panelists: 1	
Dorothy Martinez (Host)	■
Attendees: 1	
Rich	■

Chat

Send to: **Host**

Select a participant in the Send to menu first, type chat message, and send...

Q&A

All (0)

Ask: **All Panelists**

Select a participant in the ask menu first and type your question here. There is a 256 character limit.

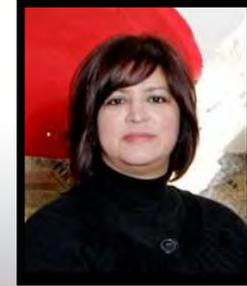
webex Session No. 686 344 153

Connected 

Welcome to the Advanced Agent Pilot



Rich Slevin



Dorothy Martinez



Rich Waalkes

You will have some questions flashed on lower right side of your screen.
Please attempt all the questions and click **Submit**.





FEMA



FEMA NFIP

Advanced Agent Topics



Training Agenda - Advanced Agent

- 1 - Policy Effective Date**
- 2 - Flood in Progress**
- 3 - Evidence of Insurance**
- 4 - Renewals, Endorsements and Cancellations**
- 5 - Reduction of Coverage Limits or Reformation**
- 6 - Buildings over Water**
- 7 - CBRS and OPAs**
- 8 - Understanding Compliance**
- 9 - Resources**



Policy

Effective Dates

Flood Insurance Manual

- Clarifies instructions for calculating the policy effective date (GR Section).

C. Effective Date

1. New Policy – Standard 30-Day Waiting Period

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 rules provided in subsection A. Receipt Date must be used.

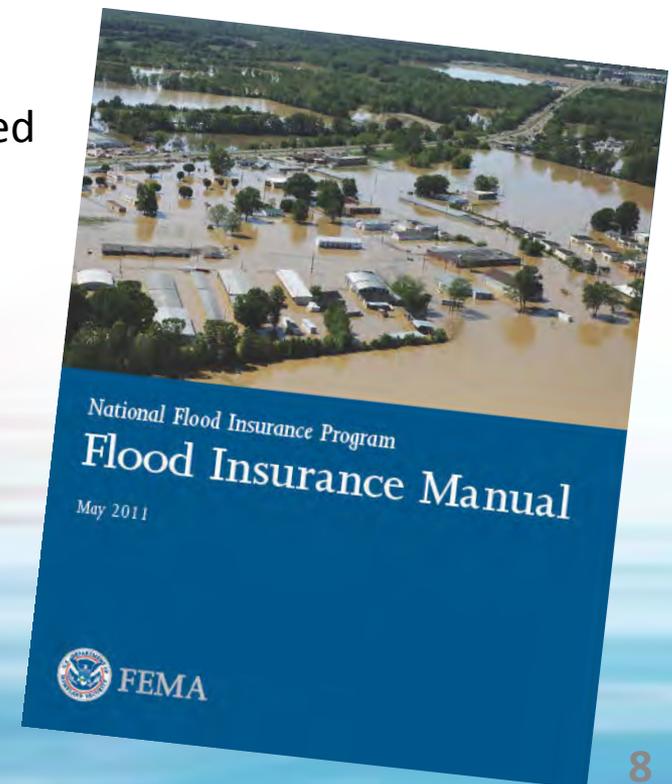
2. New Policy – No Waiting Period (Loan Transaction)

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 at or before closing. Use the rules below to determine the effective date.

Flood Insurance Manual

30 DAY WAITING PERIOD

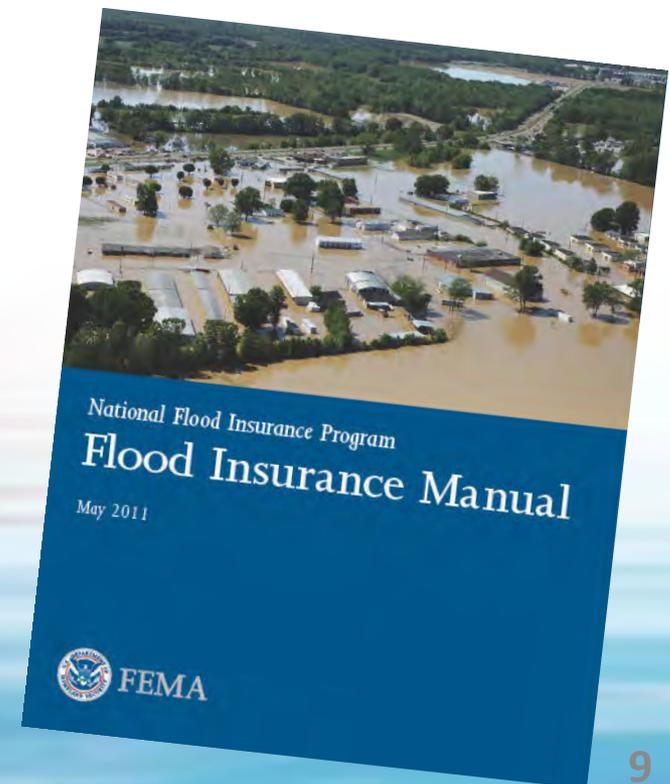
- Receipt Date is when the application or endorsement and the premium payment are received by the insurer
- If received by the insurer within 10 days of the request (Application/Endorsement date plus 9 days), then the policy's effective date is calculated from the Application/Endorsement date.



Flood Insurance Manual

30 DAY WAITING PERIOD

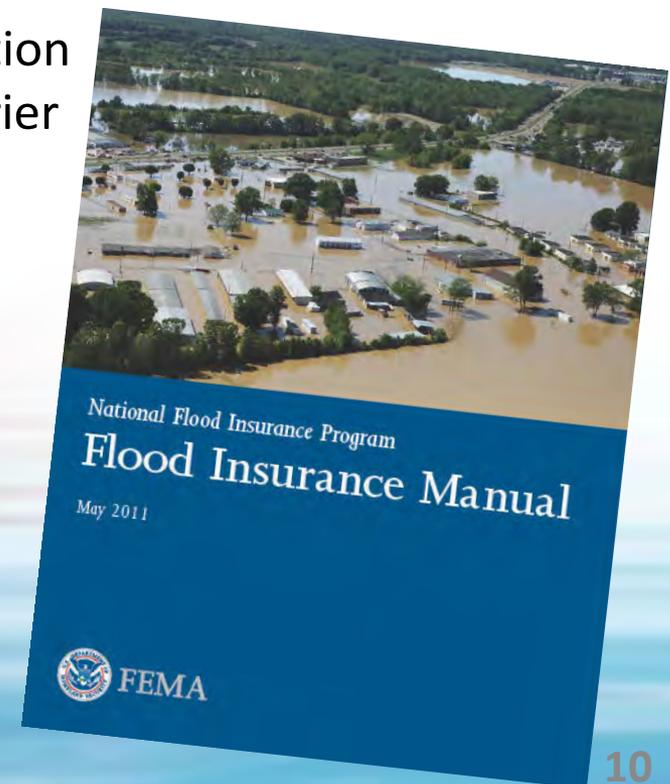
- Application Date = September 1st
- Receipt of App/Premium = September 10th
- Effective Date = September 1 + 30 Calendar Days = October 1st
- Coverage Starts at 12:01 AM, October 1st



Flood Insurance Manual

30 DAY WAITING PERIOD

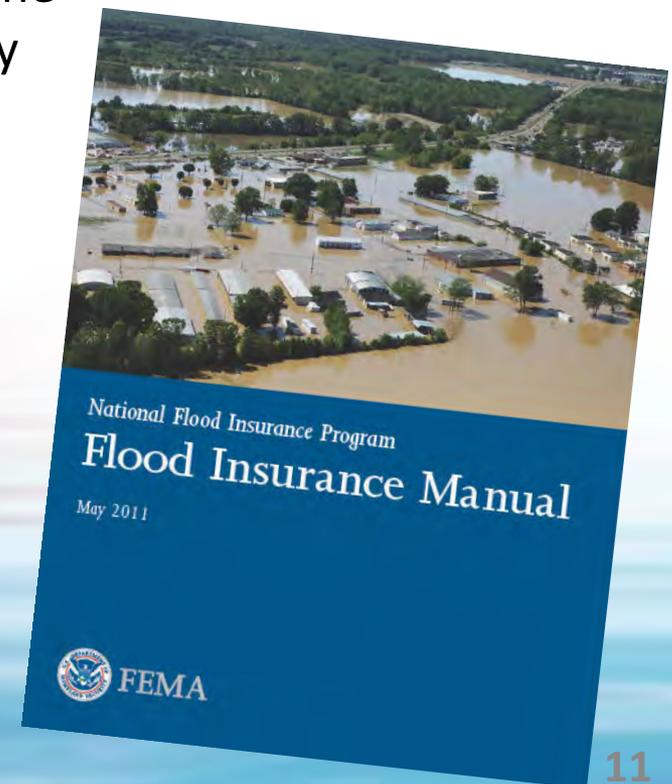
- If Application/Endorsement are received by the insurer using delivery services that provide proof of mailing,
- Then the policy effective date is the application or endorsement date if received by the carrier within **4 days**.



Flood Insurance Manual

30 DAY WAITING PERIOD

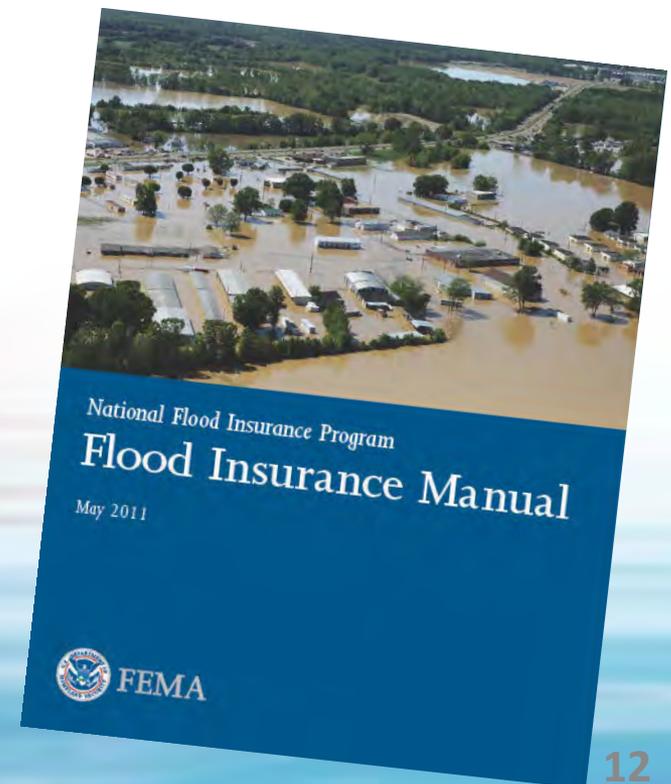
- Application or Endorsement doesn't arrive on time.
- 30 Day waiting period starts on the date of the receipt of the application or endorsement by the insurer



Flood Insurance Manual

LOAN TRANSACTION

No Waiting Period for a New Policy made in conjunction with a Lender requirement in making a loan.



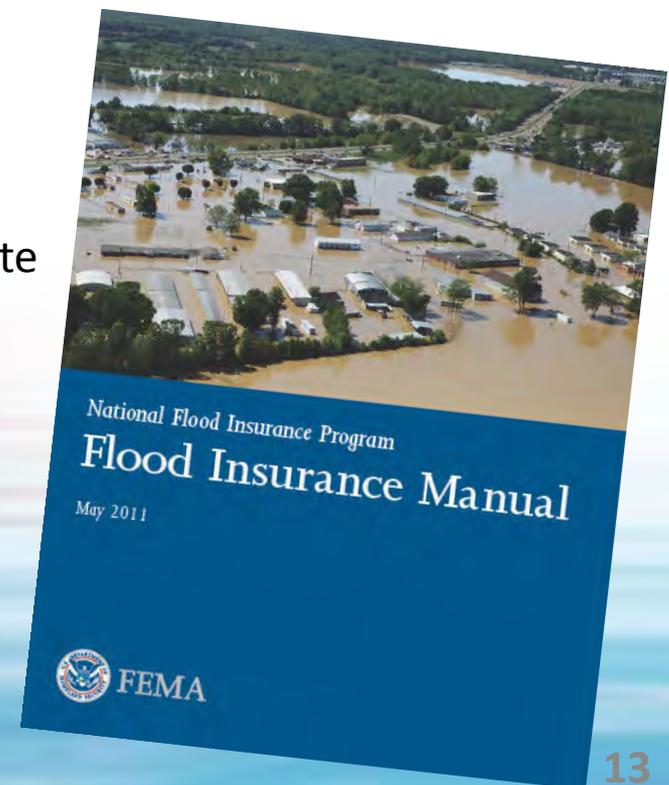
Flood Insurance Manual

LOAN TRANSACTION

Two Rules determine the effective date when **M**aking, **I**ncreasing, **R**enewing, **E**xtending (**MIRE**) a loan at closing.

- Premium payments from an **Escrow Account**
 - Received by the insurer within 30 days of closing.
 - If received after the 30 days, the effective date is the receipt date.

- Premium payments from **Non Escrow Account**
 - Must be received within 10 days of the closing date.
 - If received after the 10 days, the effective date is the receipt date



Flood in Progress

Flood in Progress

- How soon do I have coverage after I have bought a policy?
- When does a flood start?
- What are the exclusions in the SFIP that limit coverage for a flood in progress?
- Will my building be covered if the flood is caused by the intentional release of water by the Army Corp of Engineers?



How soon do I have coverage ?

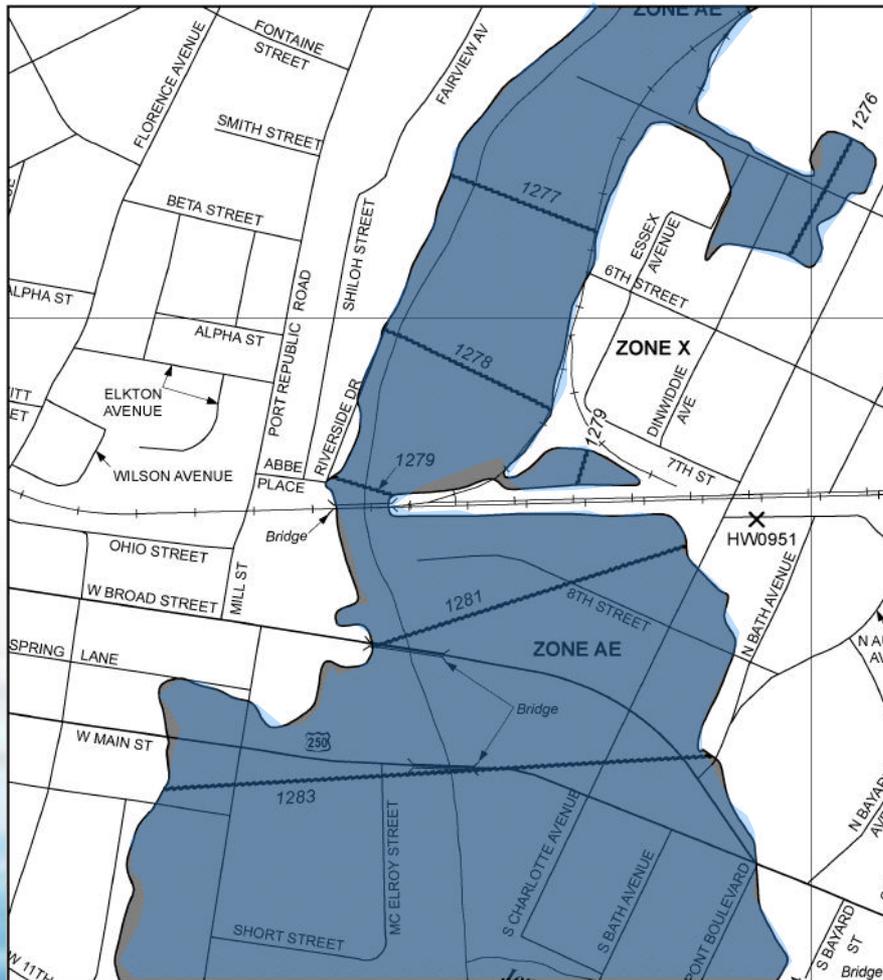
New Policy = **30 Day Waiting Period**
Bought June 1st – **Effective July 1st**

Loan Mandated New Policy = **No Waiting Period**
Bought April 3rd – **Effective April 3rd**

New Policy within 13 months of a Map Revision = **1 Day Waiting Period**
Bought Jan 30th – **Effective Jan 31st at 12:01 AM**



When does a flood start?



**August 12, 3:00
AM**

When does a flood start?

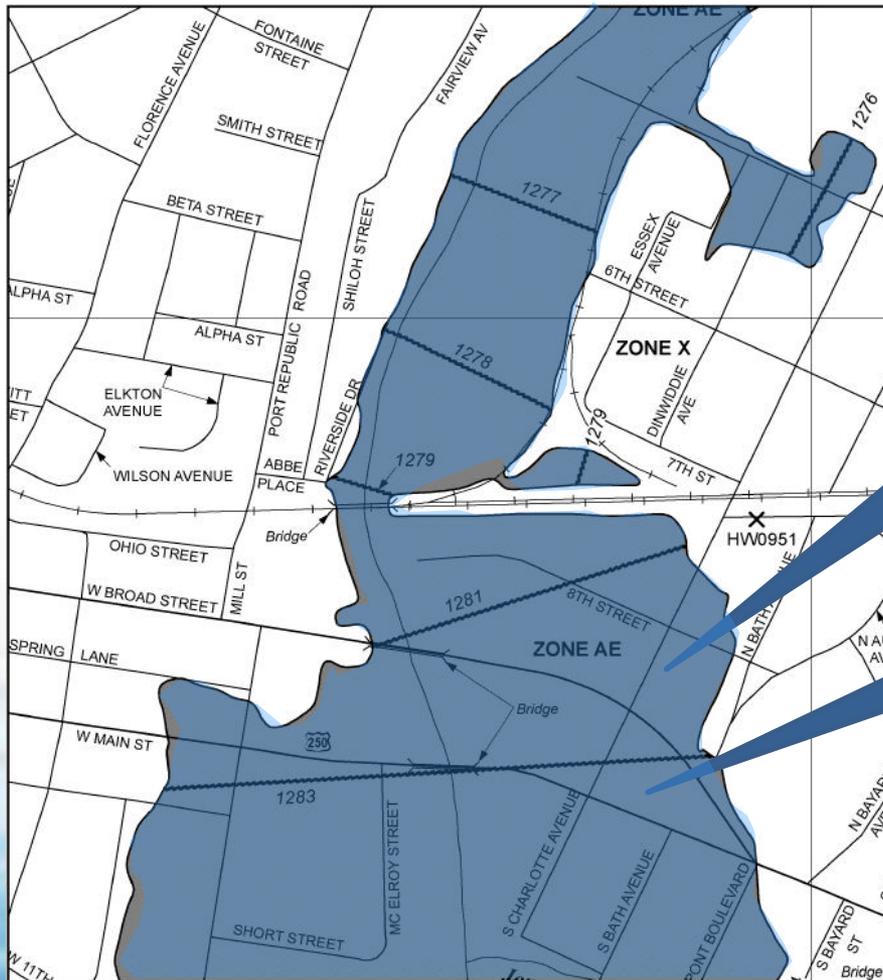
- A spillway is opened
- A levee is breached,
- Water is released from a dam, or
- Water escapes from the banks of a waterway



What are the exclusions?

- B.** We do not insure a loss directly or indirectly caused by a **flood** that is already in progress at the time and date:
- 1.** The **policy** term begins; or
 - 2.** Coverage is added at your request.

What are the exclusions?



Mike's Bikes
August 11

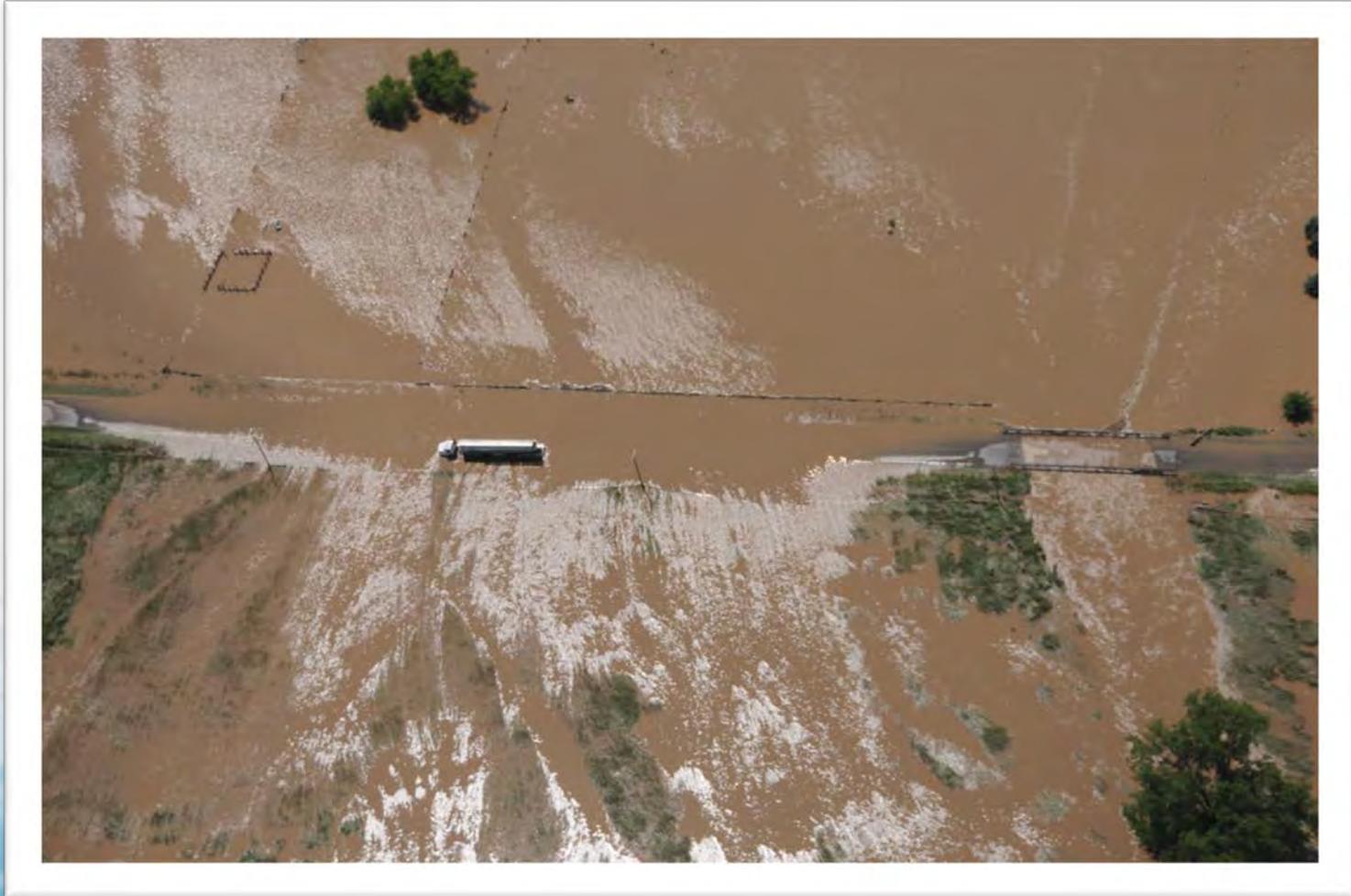
Harriett's Hair
Salon
August 13

August 12, 3:00 AM

Intentional release of water?



Advice to Agents



Evidence of Insurance

Renewals, Endorsements and Cancellations

Renewal Process

P & C

DEC PAGE

RENEWAL POLICY EFFECTIVE 12/04/2010

POLICY NUMBER: 127042030

FROM: 12/04/2010

TO: 03/31/11

NAMED INSURED AND MAILING ADDRESS:
T. HILLIPE WALKER, 1010 PINNAC
C/O SICH WALKER, VA 2
WAYNESBORO

THE DESCRIBED LOCATION COVERED BY THIS POLICY IS LOCATED AT:
84 OCEAN BLVD
SOUTHERN SHORES F NC 27949-

RATING INFORMATION:
NUM OF FAMILIES OCCUPIED BY PROTECTION CLASS BY 1
OWNER NA

THIS RENEWAL DECLARATION RENEWS YOUR POLICY FOR THE PERIOD DESCRIBED IN THIS POLICY PROVIDED THE INSURANCE DESCRIBED IN THIS POLICY COMPLIES WITH ALL APPLICABLE POLICY PROVISIONS, A PREMIUM OR LIMIT OF LIABILITY IS SHOWN FOR THE DECLARATION PAGE TO YOUR POLICY.

COVERAGE WRITING RESTRICTIONS MAY APPLY TO EXTENDED COVERAGES LOCATED WITHIN THE COORDINATED AND 45 DEGREE WEST, AND LOCATIONS 90 DEGREES WEST. YOUR PREMIUMS HAVE NOT BEEN PAID TO THE ABOVE LIMITS OF COVERAGE.

NOTICE OF CANCELLATION, NONRENEWAL OR DECLINATION OF INSURANCE (Massachusetts)

NAME AND ADDRESS OF INSURANCE COMPANY: Pacific Indemnity Company

NAME AND ADDRESS OF INSURED: BRUCE [REDACTED] TEMKIN [REDACTED]

KIND OF POLICY: Masterpiece House/Contents/Valuable Articles

POLICY/APPLICATION/BINDER NO.: [REDACTED] Typist: KH

EFFECTIVE DATE OF NOTICE: 12/13/2008 12:01 AM

DATE OF MAILING: 10/24/2008

NAME AND ADDRESS OF AGENT/BROKER: [REDACTED]

Reason(s) for cancellation: This cancellation is based on the occurrence, after the effective date of the policy, of one or more of the following:

- Nonpayment of premium (see Note below);
- Conviction of a crime arising out of acts increasing the hazard insured against;
- Discovery of fraud or material misrepresentation by the insured in obtaining the policy;
- Discovery of willful or reckless acts or omissions by the insured increasing the hazard insured against;
- Physical changes in the property insured which result in the property becoming uninsurable;
- A determination by the Insurance Commissioner that continuation of the policy would violate or contradict the intent or regulation of the law.

Note: If cancellation is due to nonpayment of premium, you may continue the coverage and avoid the effect of the cancellation by payment of the premium due at any time prior to the effective date of cancellation.

Reason(s) for cancellation or nonrenewal: DUE TO LOSS ACTIVITY ON 12/10/08 HEAVY WINDS BLEW SKYLIGHT OUT OF THIRD FLOOR CAUSING WATER DAMAGE [REDACTED] PAID. R11008 SEWAGE BACKUP [REDACTED] PAID, AND ACTUARIAL ANALYSIS INDICATES AN INCREASED LIKELIHOOD OF FUTURE LOSS WHICH CREATES AN UNACCEPTABLE LEVEL OF EXPOSURE. [REDACTED]

Replacement Insurance Information: You have been notified herewith that this Company will no longer be carrying your insurance. We suggest that you consult another company of your agent or broker regarding replacement insurance. If you have any difficulty in procuring replacement insurance in the voluntary market, you possibly may obtain basic insurance coverage through the Massachusetts Property Insurance Underwriting Association, Two Center Plaza, Boston, Massachusetts 02108 either through your present agent or broker, or directly upon application to the above named facility.

Ontario)

Agent with any changes on this certificate.

Policy No. [REDACTED]

Effective Date [REDACTED]

Premium for [REDACTED]

Insurance Identification Card

12831

TP9000262A

State National Insurance Co.

05/31/10

10/31/11

New Prime Inc

P O Box 11048

Springfield, MO 65808

S	M	T
1	2	3
8	9	10
15	16	17
22	23	24
29	30	31

June

T	F	S
2	3	4
9	10	11
16	17	18
23	24	25

IEC 608 (Ed. 9/04) UNIFORM

INSURED'S COPY

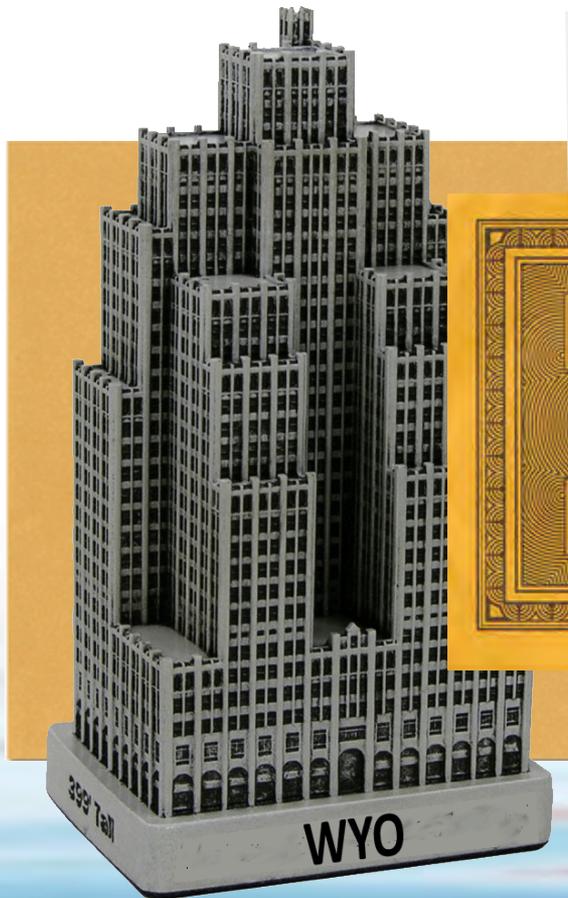
Page 1 of 2

26	27	28	29	30
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6 WEEKS

Renewal Process

NFIP Flood



FFL 99-001 0709
0707394
8/10/10

2000 11523 FLD RGLR
Policy Type

Policy Number	Prior Policy Number	New Business	FLD	RGLR
Date of Issue		8/10/10 Dwelling Form		

Policy Period	Term	Inception Date	Code	Phone
From: 8/31/10 To: 8/31/11	12:01 am Standard Time	1 yr(s) 8/31/04 12:01am	R11-001 -	(252) 255-2090

AGENCY INC
FO BOX
KITTY HANK NC

FLOOD DEC PAGE

Insured Location (if other than above)
4 OCEAN BLVD, SOUTHERN SHORES NC 29942

Rating Information			
Grandfathered	No	Community Name	DAKE COUNTY
Building Description	Single Family	Community #	375348
# of Floors	Two Floors	Community Rating	08 / 10%
Basement/Enclosure	None	Adjacent Grade	11.3
		Elevation Difference	0

Coverage	Deductible	Premium
BUILDING	\$250,000	\$5,000
CONTENTS	\$22,900	\$2,000
		ANNUAL SUBTOTAL:
		DEDUCTIBLE CREDIT:
		ICC PREMIUM:
		COMMUNITY DISCOUNT:
		TOTAL WRITTEN PREMIUM:
		FEDERAL POLICY SERVICE FEE:
		TOTAL PREMIUM:
		Premium paid by: Insured

THIS IS NOT A BILL

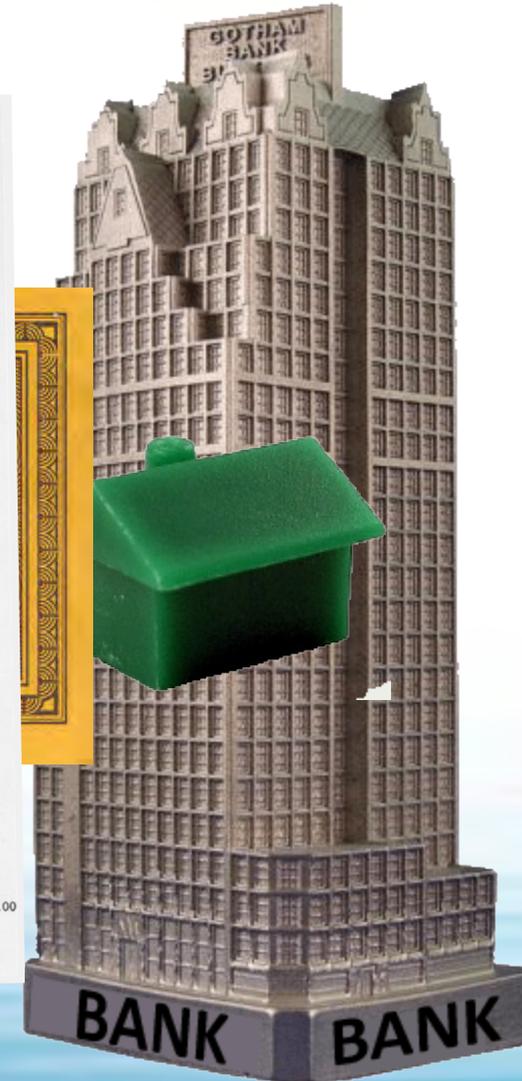
DEAR MORTGAGEE
The Reform Act of 1994 requires you to notify the WYO company for this policy within 60 days of any changes in the servicer of this loan.
The above message applies only when there is a mortgagee on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See II. Property Covered within your Flood policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Coverage Limitations may apply. Please refer to your Flood Insurance Policy for details.

Forms and Endorsements:
FFLD99.100 0503 0503 FFL 99.310 0709 0707 FFL 99.116 1005 1005 FFL 99.116 1005 100

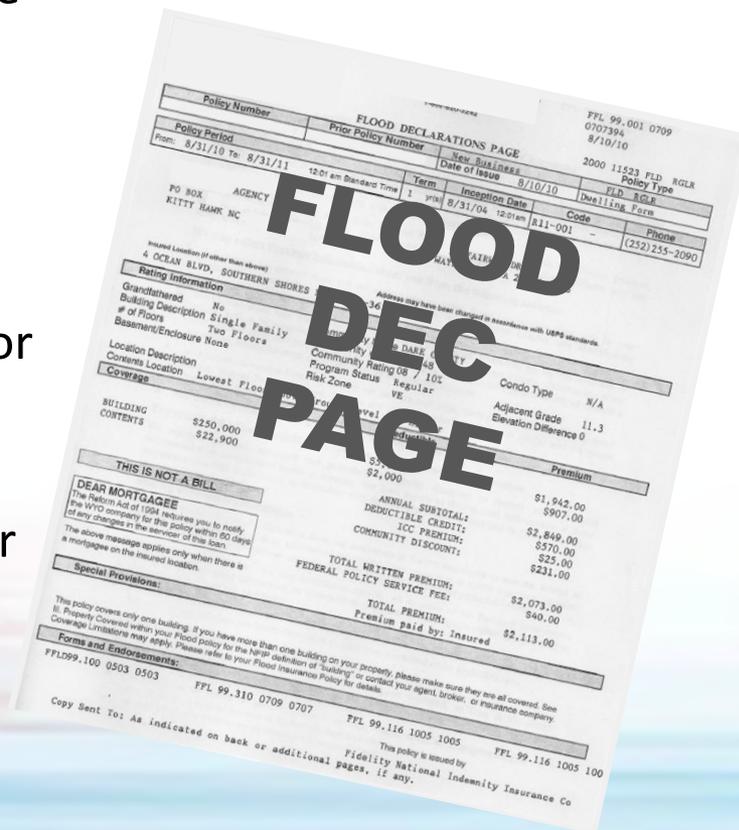
This policy is issued by
Fidelity National Indemnity Insurance Co
Copy Sent To: As indicated on back or additional pages, if any.



Renewal Process

NFIP Flood

- Notice approximately 45 days prior to the renewal date
- Renewal Options
 - **Option A:** Renewal for the Same Coverage
 - **Option B:** Increase by Inflation Factor
 - 10% Building
 - 5% Contents
 - **Preferred Risk Policy:** the next higher coverage package available
 - No Waiting period for Option B



FLOOD DECLARATIONS PAGE

FFL 99-001 0709
0707394
8/10/10

2000 11523 FLD RGLR
FLD IGLR
Policy Type

From: 8/31/10 To: 8/31/11 12:01 am Standard Time 1 yr(s) Inception Date 8/31/04 12:01 am Code 811-001 - Phone (252)255-2090

PD BOX AGENCY KITTY HANK NC

Insured Location (if other than above)
4 OCEAN BLVD, SOUTHERN SHORES

Rating Information
Grandfathered No
Building Description Single Family
of Floors Two Floors
Basement/Enclosure None

Location Description
Coverage Lowest Flood

Community Rating (CR) 7 101
Program Status Regular
Risk Zone VE

Condo Type N/A
Adjacent Grade 11.3
Elevation Difference 0

Item	Amount	Premium
ANNUAL SUBTOTAL:	\$1,942.00	
DEDUCTIBLE CREDIT:	\$907.00	
1-CR PREMIUM:	\$2,849.00	
COMMUNITY DISCOUNT:	\$570.00	
TOTAL WRITTEN PREMIUM:	\$223.00	
FEDERAL POLICY SERVICE FEE:	\$2,073.00	
TOTAL PREMIUM:	\$400.00	
Premium paid by Insured:	\$2,113.00	

THIS IS NOT A BILL

DEAR MORTGAGEE
The Reform Act of 1984 requires you to notify the WFO necessary for this policy within 60 days of any changes in the structure of this loan. The above message applies only when there is a mortgage on the insured location.

Special Provisions:
This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See the Property Covered within your Flood Policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Coverage Limitations may apply. Please refer to your Flood Insurance Policy for details.

Forms and Endorsements:
FFL099-100 0503 0503 FFL 99-310 0709 0707 FFL 99-116 1005 1005 FFL 99-116 1005 100

Copy Sent To: As indicated on back or additional pages, if any.

This policy is issued by Fidelity National Indemnity Insurance Co.

Renewal Process

NFIP Flood

- Premium received
- New renewal Dec page will be mailed

Fidelity National Indemnity Insurance Company
 P.O. Box 33902
 St. Petersburg, FL 33733-0003
 1-800-820-3242

FFL 99-001 0709
 0707394
 8/10/10

FIDELITY
 NATIONAL INDEMNITY INSURANCE COMPANY

FLOOD DECLARATIONS PAGE 2000 11523 FLD RGLR
 Policy Type

Policy Number	Prior Policy Number	New Business	FID RGLR
		Date of Issue 8/10/10	Declaring Form

Policy Period	Term	Inception Date	Code	Phone
From: 8/31/10 To: 8/31/11	12-Month Standard Term	8/31/10 12:01am	R11-001	(252)255-2090

AGENCY
 PO BOX
 RITTY BANK NC
 WATKINSBORO VA 22980-3406

Insured Location (if other than above)
 4 OCEAN BLVD, SOUTHERN SHORES 27

FLOOD DEC PAGE

Rating Information

Grandfathered	No	Community Name	DARE COUNTY
Building Description	Single Family	Community #	375348
# of Floors	Two Floors	Community Rating	08 / 10%
Basement/Enclosure	None	Program Status	Regular
Location Description		Adjacent Grade	11.3
Contents Location	Lowest Flood	Elevation Difference	0

Coverage	Lowest Flood	Annual Premium	Premium
BUILDING	\$250,000	\$5,000	\$1,942.00
CONTENTS	\$22,900	\$2,000	\$907.00
ANNUAL SUBTOTAL:			\$2,849.00
DEDUCTIBLE CREDIT:			\$570.00
ICC PREMIUM:			\$25.00
COMMUNITY DISCOUNT:			\$231.00
TOTAL WRITTEN PREMIUM:			\$2,073.00
FEDERAL POLICY SERVICE FEE:			\$40.00
TOTAL PREMIUM:			\$2,113.00
Premium paid by:			Insured

THIS IS NOT A BILL

DEAR MORTGAGEE
 The Reform Act of 1994 requires you to notify the WFO company for this policy within 60 days of any changes in the servicer of the loan.
 The above message applies only when there is a mortgage on the insured location.

Special Provisions:

This policy covers only one building. If you have more than one building on your property, please make sure they are all covered. See B. Properly Covered within your Flood Policy for the NFIP definition of "building" or contact your agent, broker, or insurance company. Coverage Limitations may apply. Please refer to your Flood Insurance Policy for details.

Forms and Endorsements:

FFL099.100 0503 0503 FFL 99.310 0709 0707 FFL 99.116 1005 1005 FFL 99.116 1005 100

This policy is issued by
 Fidelity National Indemnity Insurance Co

Copy Sent To: As indicated on back or additional pages, if any.



Renewal Process

NFIP Flood

- Payment received in 30 days.
- Renewal up to 90 days after the original date with a lapse in coverage.
- After 90 days a new application is required

January							February							March						
S	M	T	W	T	F	S	S	M	T	W	T	F	S	S	M	T	W	T	F	S
						1			1	2	3	4	5			1	2	3	4	5
2	3	4	5	6	7	8	6	7	8	9	10	11	12	6	7	8	9	10	11	12
9	10	11	12	13	14	15	13	14	15	16	17	18	19	13	14	15	16	17	18	19
16	17	18	19	20	21	22	20	21	22	23	24	25	26	20	21	22	23	24	25	26
23	24	25	26	27	28	29	27	28						27	28	29	30	31		
30	31																			

LAPSE IN COVERAGE

Endorsements after Renewal

NFIP Flood

- Coverage Increase after Renewal
- Must be received within 10 days from the date of the endorsement request
- Waiting period will be calculated from the date the endorsement is received



Binding

NO Binding Authority

BINDER



Most Common Cancellation Reasons

- Building Sold or Removed
- Property Closing Did Not Occur

**U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY**

National Flood Insurance Program

O.M.B. No. 1660-0006 Expires August 31, 2013

CURRENT POLICY NUMBER

FLOOD INSURANCE CANCELLATION/NULIFICATION REQUEST FORM

IF THIS POLICY IS CANCELED BY THE INSURED THROUGH HIS OR HER AUTHORIZED REPRESENTATIVE, IT SHALL REMAIN IN FORCE FOR THE BENEFIT OF THE MORTGAGEE (OR TRUSTEE) FOR 30 DAYS AFTER WRITTEN NOTICE TO THE MORTGAGEE OR TRUSTEE OF SUCH CANCELLATION AND THEN CEASE. SEE REVERSE SIDE FOR PRIVACY STATEMENT.

IMPORTANT – PLEASE PRINT OR TYPE

POLICY TERM	POLICY PERIOD IS FROM _____ TO _____		CANCELLATION EFFECTIVE DATE _____	
	MM / DD / YYYY	MM / DD / YYYY	MM / DD / YYYY	MM / DD / YYYY
AGENT INFORMATION	NAME, MAILING ADDRESS, PHONE NO., AND FAX NO. OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT/BROKER WHOSE POLICY IS BEING TERMINATED:		NAME, ADDRESS, AND PHONE NO. OF INSURED FOR MAILING REFUND:	
	PHONE NO.: _____ FAX NO.: _____		PHONE NO.: _____	
FIRST MORTGAGEE	NAME, ADDRESS, PHONE NO., AND FAX NO. OF FIRST MORTGAGEE INCLUDING LOAN NO.:		LIST OTHER PARTIES NOTIFIED:	

Most Common Cancellation Reasons

- Insurance no longer required by the Mortgagee because
 - No longer in SFHA due to map change
 - FEMA review of SFHA (LODR)
 - Structure removed by a LOMA, or LOMR
- Mortgage Paid off

**U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY**
National Flood Insurance Program

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IMPORTANT – PLEASE PRINT OR TYPE

POLICY TERM	POLICY PERIOD IS FROM <u> </u> / <u> </u> / <u> </u> TO <u> </u> / <u> </u> / <u> </u>		CANCELLATION EFFECTIVE DATE <u> </u> / <u> </u> / <u> </u>	
	MM DD YYYY MM DD YYYY		MM DD YYYY	
AGENT INFORMATION	NAME, MAILING ADDRESS, PHONE NO., AND FAX NO. OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT/BROKER WHOSE POLICY IS BEING TERMINATED:		NAME, ADDRESS, AND PHONE NO. OF INSURED FOR MAILING REFUND:	
	PHONE NO.: _____ FAX NO.: _____		PHONE NO.: _____	
MORTGAGEE	NAME, ADDRESS, PHONE NO., AND FAX NO. OF FIRST MORTGAGEE INCLUDING LOAN NO.:		LIST OTHER PARTIES NOTIRED:	

Reduction of Coverage Limits or Reformation

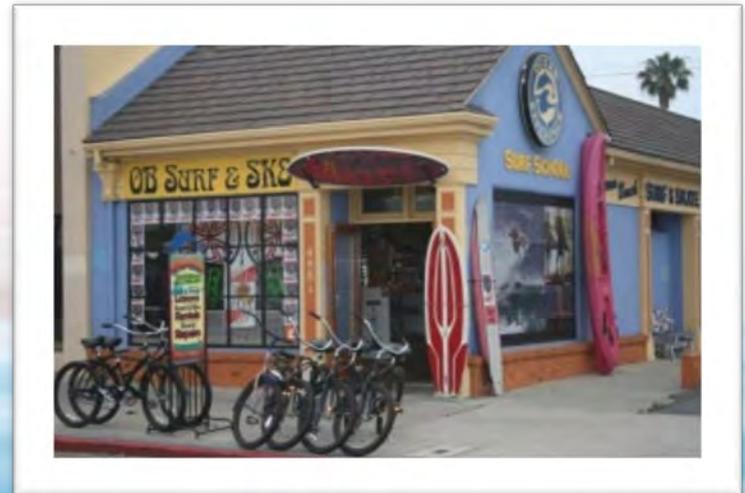
Reduction of Coverage Limits or Reformation (After a loss)



Reduction of Coverage Limits or Reformation (After a loss)

Surfer Joe's Surf Shop

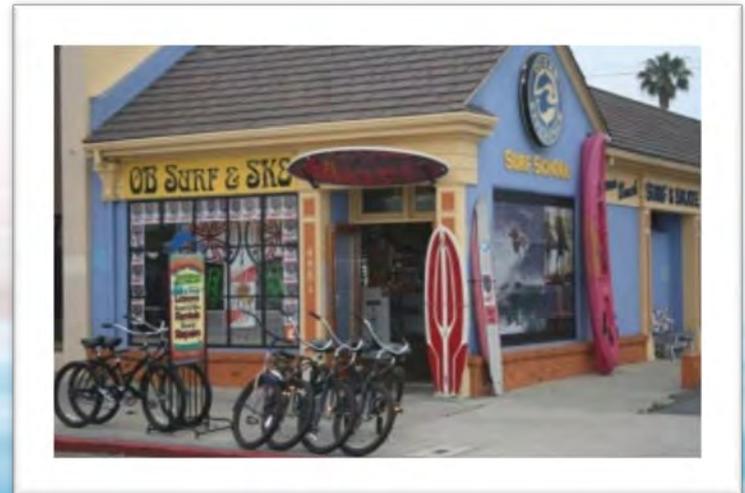
- Rated AE Zone but actually in a VE Zone
- Claim is settled
- Send out 30 Day notice requesting additional premium payment.
- **\$1,500 Additional Premium**



Reduction of Coverage Limits or Reformation (After a loss)

The prospective reduction of coverage benefits the policyholder in that the loss is settled:

- **With Original Limits**
- **Without Additional Premium**



Additional Premium

30

Days

**TO PAY THE ADDITIONAL
PREMIUM**

Incomplete Rating Information

60

Days

TO PROVIDE INFORMATION

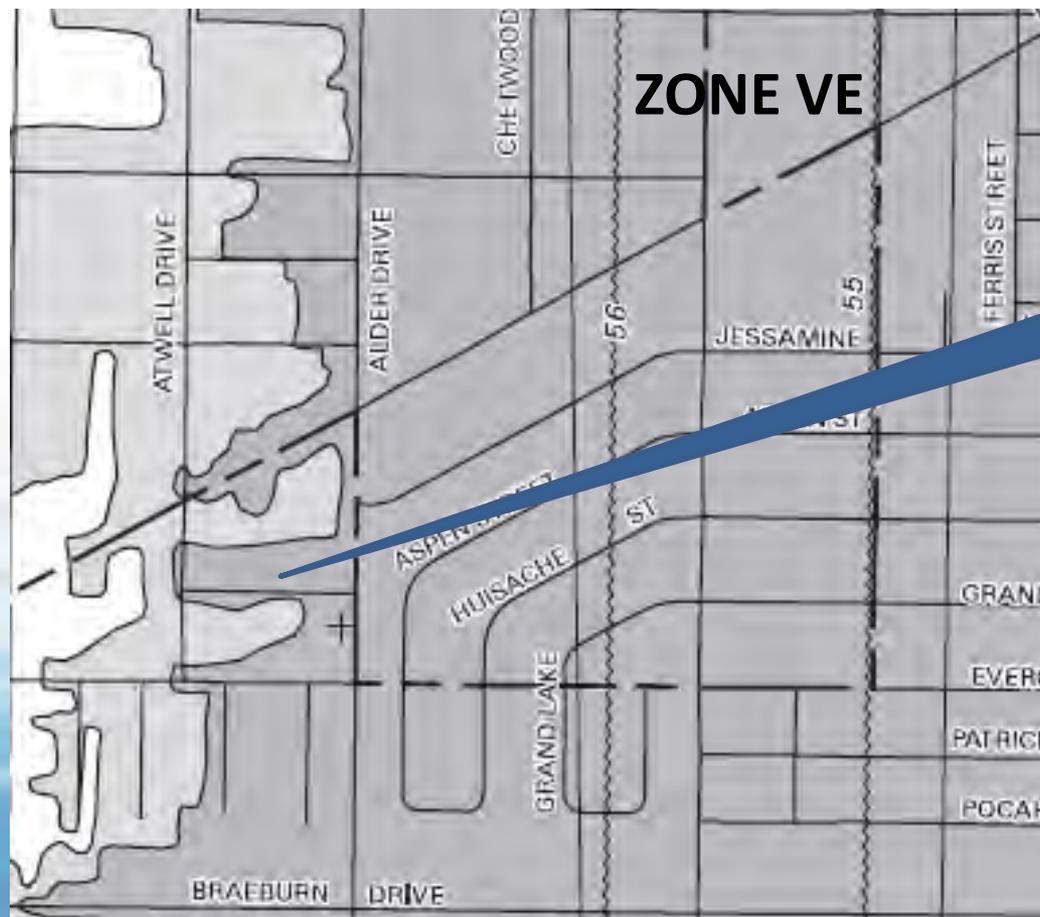
30

Days

**TO PAY THE ADDITIONAL
PREMIUM**

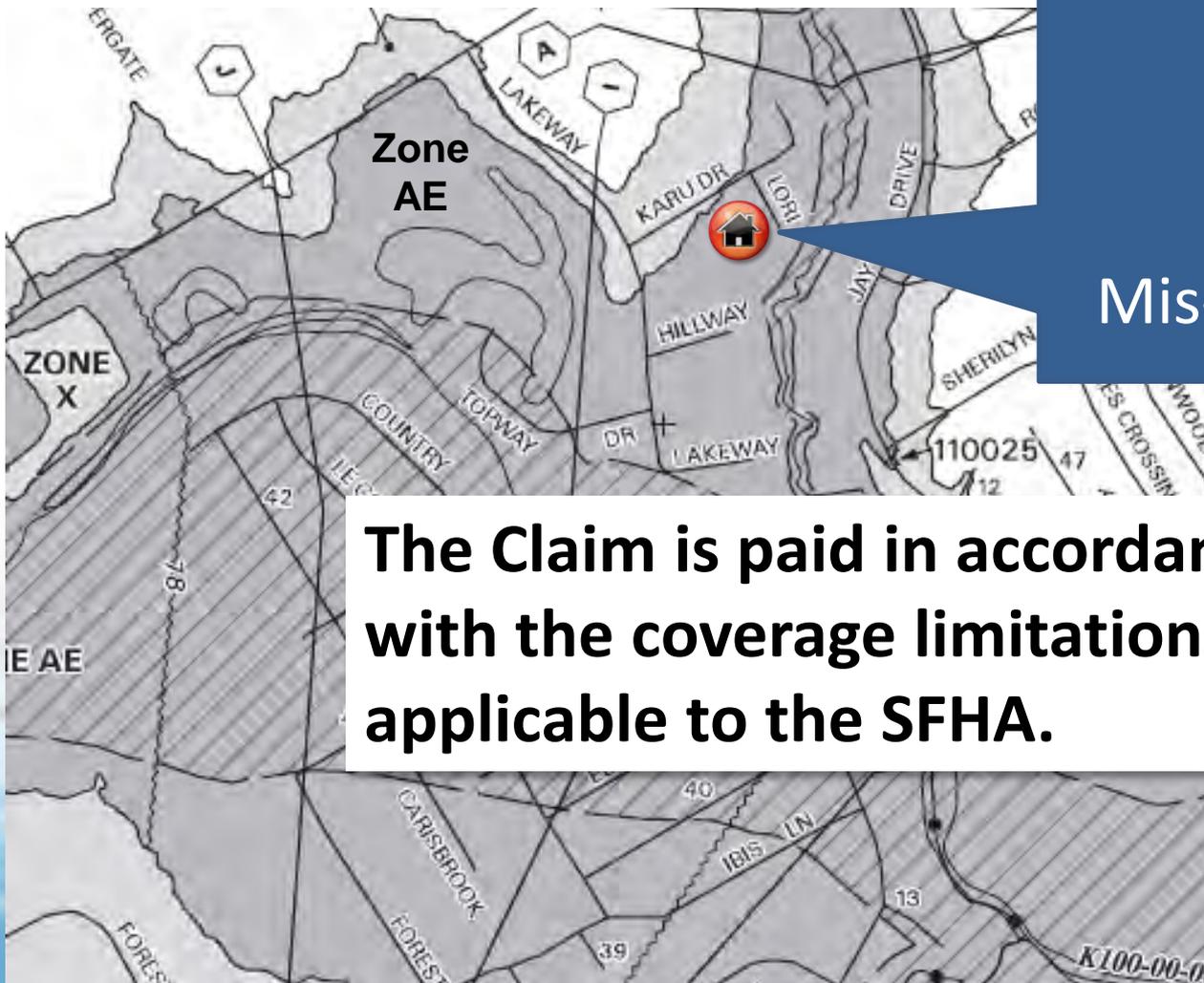
What Happens After Insured Has Been Notified

- 1st Claim is processed
- Notice requesting Additional Premium Sent
- Another Hurricane hits and a 2nd Claim Made
- 2nd Claim cannot be processed until additional premium is received



Joe's Surf Shop

Incorrect Flood Zone



Post-FIRM
Elevated
In AE ZONE
Mis-rated in X Zone

The Claim is paid in accordance with the coverage limitations applicable to the SFHA.

Incorrect SFIP Form

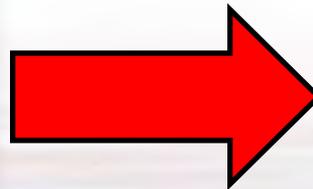
- When coverage is issued using an incorrect SFIP form, the policy is void and must be reformed to the correct SFIP form
- All the provisions of the *correct* SFIP form apply and cannot exceed the coverage limits originally issued under the incorrect policy.

National Flood Insurance Program

Dwelling Form

Standard Flood Insurance Policy

 FEMA



National Flood Insurance Program

General Property Form

Standard Flood Insurance Policy

 FEMA

Incorrect SFIP Form



Eligibility Requirements for Buildings over Water

May 2011 Flood Insurance Manual

- Details eligibility requirements for buildings over water (GR Section).

If a building was originally constructed on land or partially over water, and later becomes entirely over water because of erosion, it is eligible for coverage only if the building has had continuous coverage:

- from the period beginning at least 1 year prior to the building being located entirely over water, regardless of any changes in the ownership of the building, or
- from the date of construction if less than 1 year.



May 2011 Flood Insurance Manual

- Details eligibility requirements for buildings over water (GR Section).

Acceptable documentation of a building's continued eligibility for coverage must include the following:

- b.
- A letter from the community official stating that the building originally was constructed on land or only partially over water; and
 - Photographs of the building over land, if available; and
 - The approximate date when the building became located entirely over water; and
 - Proof of continuous flood insurance coverage from the period beginning 1 year prior to the building being located entirely over water, or from the date of construction if less than 1 year.

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Coastal Barrier Resources Act

Otherwise Protected Areas

The Coastal Barrier Resources Act (CBRA)

The Coastal Barrier Resources Act is :

- Federal law
- Discouraging development in high-risk areas
- Reduce wasteful expenditures
- Preserve the ecological integrity of areas designated by Congress
 - Coastal Barrier Resources System (CBRS)
 - Otherwise Protected Areas (OPAs).



The Coastal Barrier Resources Act (CBRA)

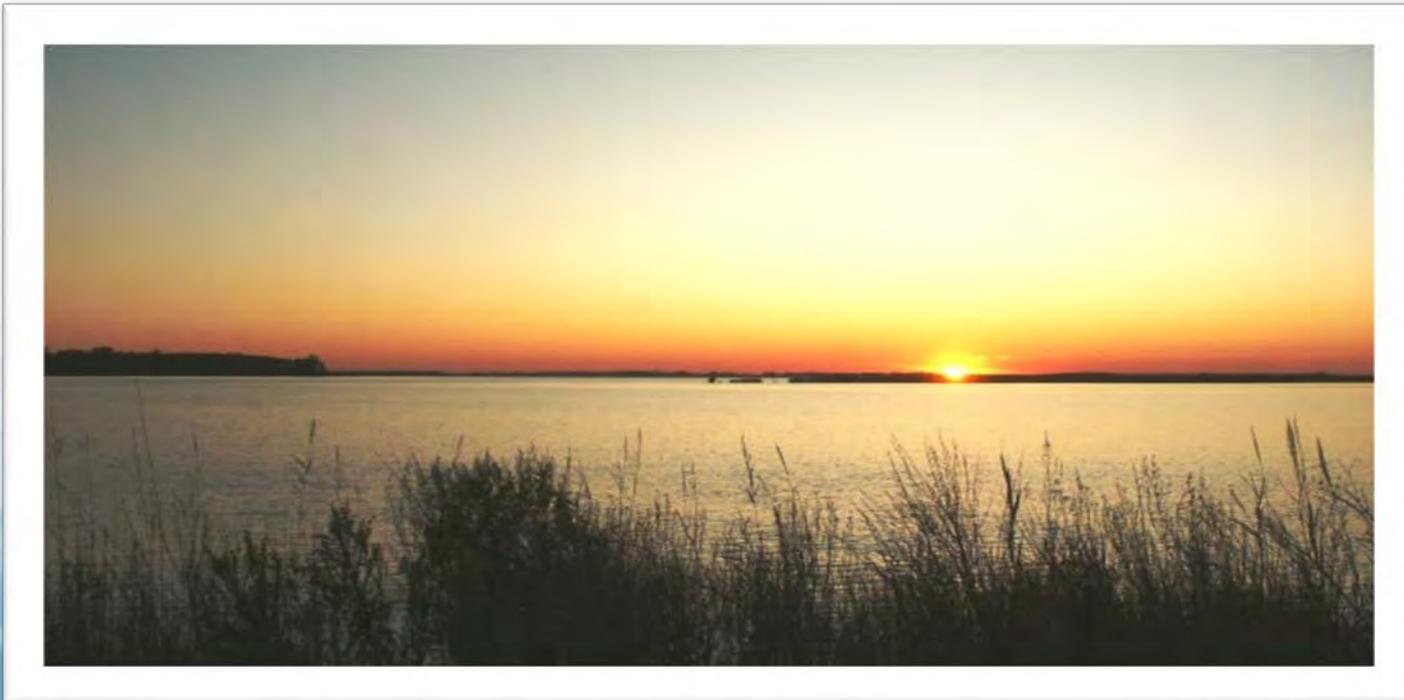
Coastal Barrier Resources System (CBRS) and Otherwise Protected Areas (OPAs) provide protection by:

- Prohibiting all Federal expenditures
- Prohibiting all financial assistance, including **flood insurance**, for residential or commercial development



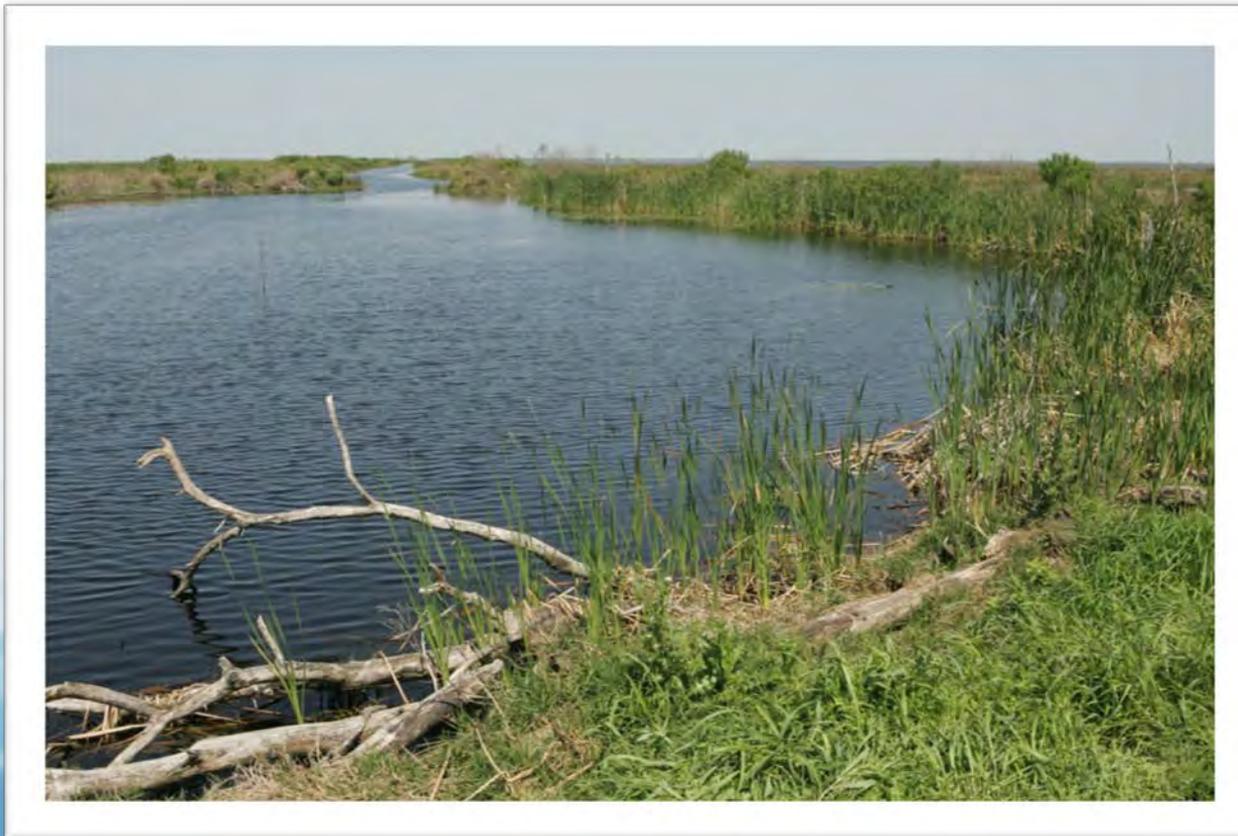
Coastal Barrier Resources Act (CBRS) Coastal Barrier Improvement Act (CBIA)

- **NO** Federally Regulated Mortgage Lending
- **NO** Federal Disaster Assistance
- **NO** NFIP Flood Insurance available



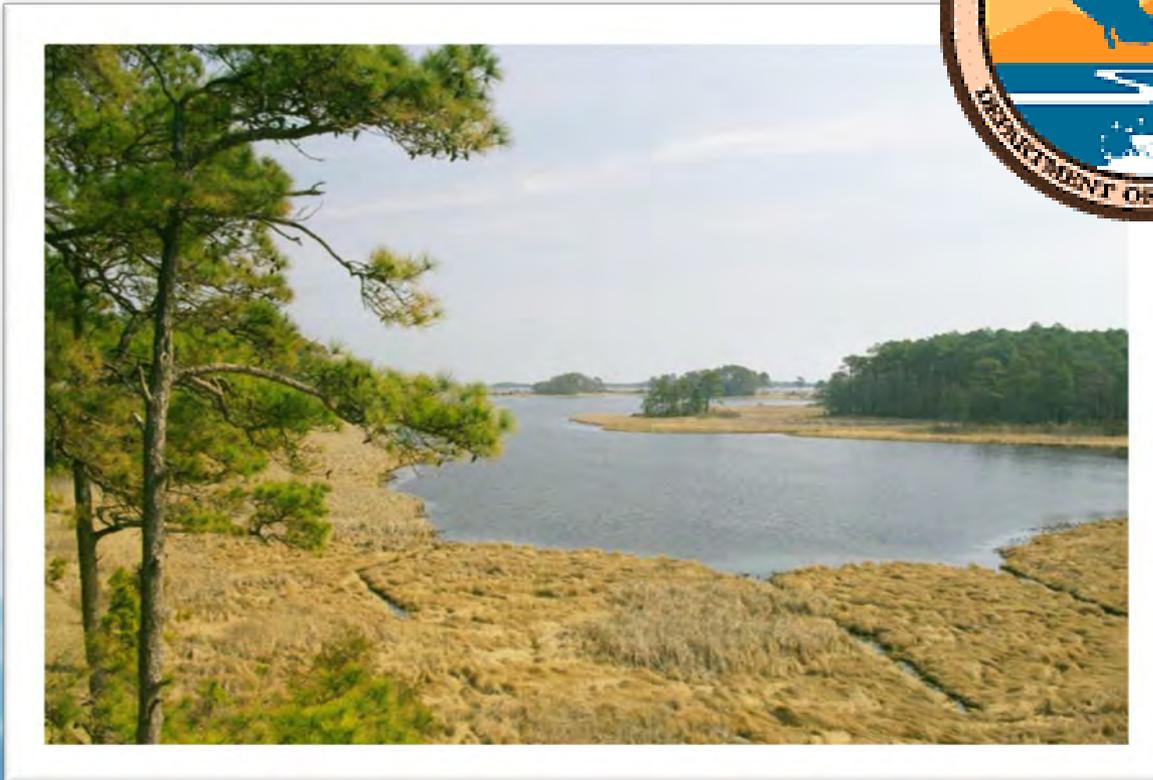
Coastal Barrier Resources Act (CBRS) Coastal Barrier Improvement Act (CBIA)

- **DOES NOT** prevent private development, financing or private flood insurance, in CBRA designated areas.



Coastal Barrier Resources System (CBRS) Other Protected Areas (OPA)

- Boundaries, established and mapped by the Department of Interior, U.S. Fish and Wildlife Service (FWS)



Coastal Barrier Resources System (CBRS) Other Protected Areas (OPA)

- Commonly referred to as “CoBRA Zones”



Coastal Barrier Resources System (CBRS) Other Protected Areas (OPA)

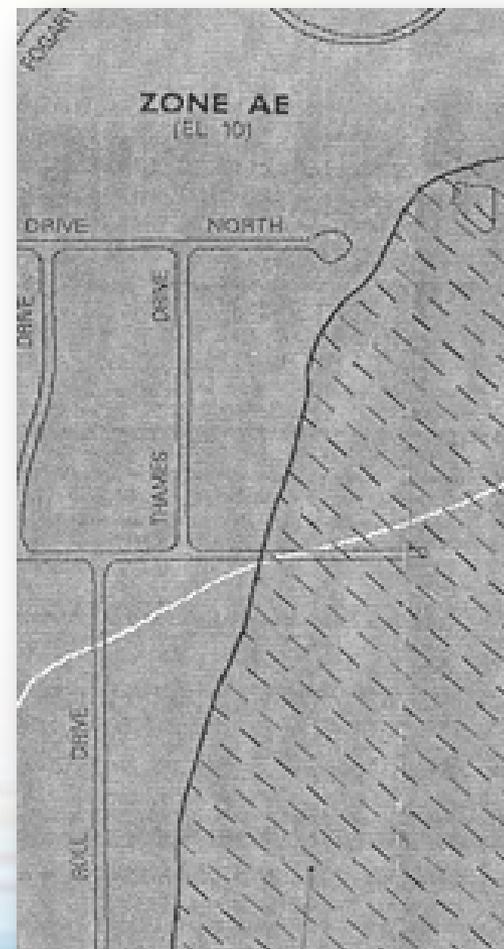
- Identified by backward slanting diagonal lines patterns on Flood Insurance Rate Maps (FIRMs)”



**COASTAL BARRIER
IDENTIFIED 11-16-90
(SEE COASTAL BARRIER LEGEND)**

Coastal Barrier Resources System (CBRS) Other Protected Areas (OPA)

- Federally backed flood insurance is not available for new construction or substantial improvement/damage
- If flood insurance was purchased prior to the identification date of a CBRS or OPA then flood insurance can be purchased and maintained



**COASTAL BARRIER
 IDENTIFIED 11-16-90
 (SEE COASTAL BARRIER LEGEND)**

**COASTAL BARRIER
 IDENTIFIED 11-16-90
 (SEE COASTAL BARRIER LEGEND)**

Case Study

Hilton Garden Inn in South Padre Island, TX



Vicinity of OPA

FIRMette



RES -
AFTER
STENT
REAS.

Elevation Certificate

U.S. DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program

ELEVATION CERTIFICATE

Important: Read the instructions on pages 1-9.

CMB No. 1860-0068
Expires March 31, 2012.

SECTION A - PROPERTY INFORMATION

A1. Building Owner's Name	For Insurance Company Use: Policy Number
A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.	Company NAIC Number
City	State
ZIP Code	

A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)

A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.)

A5. Latitude/Longitude: Lat. _____ Long. _____ Horizontal Datum: NAD 1927 NAD 1983

A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.

A7. Building Diagram Number

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP Community Name & Community Number		B2. County Name		B3. State	
B4. Map/Panel Number	B5. Suffix	B6. FIRM Index Date	B7. FIRM Panel Effective/Revised Date	B8. Flood Zone(s)	B9. Base Flood Elevation(s) (Zone AO, use base flood depth)

B10. Indicate the source of the Base Flood Elevation (BFE) data or base flood depth entered in Item B9.
 FIS Profile FIRM Community Determined Other (Describe) _____

B11. Indicate elevation datum used for BFE in Item B9: NGVD 1929 NAVD 1988 Other (Describe) _____

B12. Is the building located in a Coastal Barrier Resources System (CBRS) area or Otherwise Protected Area (OPA)? Yes No
 Designation Date _____ CBRS OPA

a) Top of bottom floor (including basement, crawlspace, or enclosure floor)	_____ feet	<input type="checkbox"/> meters (Puerto Rico only)
b) Top of the next higher floor	_____ feet	<input type="checkbox"/> meters (Puerto Rico only)
c) Bottom of the lowest horizontal structural member (V Zones only)	_____ feet	<input type="checkbox"/> meters (Puerto Rico only)
d) Attached garage (top of slab)	_____ feet	<input type="checkbox"/> meters (Puerto Rico only)
e) Lowest elevation of machinery or equipment servicing the building (Describe type of equipment and location in Comments)	_____ feet	<input type="checkbox"/> meters (Puerto Rico only)
f) Lowest adjacent (finished) grade next to building (LAG)	_____ feet	<input type="checkbox"/> meters (Puerto Rico only)
g) Highest adjacent (finished) grade next to building (HAG)	_____ feet	<input type="checkbox"/> meters (Puerto Rico only)
h) Lowest adjacent grade at lowest elevation of deck or stairs, including structural support	_____ feet	<input type="checkbox"/> meters (Puerto Rico only)

SECTION D - SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a land surveyor, engineer, or architect authorized by law to certify elevation information. I certify that the information on this Certificate represents my best efforts to interpret the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

Check here if comments are provided on back of form. Were latitude and longitude in Section A provided by a licensed land surveyor? Yes No

Certifier's Name _____ License Number _____

Title _____ Company Name _____

Address _____ City _____ State _____ ZIP Code _____

Signature _____ Date _____ Telephone _____

Flood Insurance Manual

CBRS Section

COASTAL BARRIER RESOURCES SYSTEM LIST OF COMMUNITIES

COMMUNITY NAME	STATE	COMMUNITY NUMBER	COASTAL BARRIER AREA(S)	OTHERWISE PROTECTED AREA(S)
Baldwin County (Uninc. Areas)	AL	015000	Y	Y
Dauphin Island (Town)	AL	010418	Y	Y
Gulf Shores (Town)	AL	015005	N	Y
Mobile County (Uninc. Areas)	AL	015008	Y	Y
Orange Beach (City)	AL	015011	N	Y
Branford (Town)	CT	090073	Y	N
Bridgeport (City)	CT	090002	Y	Y
Clinton (Town)	CT	090061	Y	Y
East Lyme (Town)	CT	090096	Y	N
Fenwick (Borough)	CT	090187	Y	N
Groton (City)	CT	090126	Y	N
Groton (Town)	CT	090097	Y	Y
Groton Long Point Association	CT	090167	Y	N
Madison (Town)	CT	090079	Y	N
Milford (City)	CT	090082	Y	Y
New Haven (City)	CT	090084	N	Y
New London (City)	CT	090100	Y	N
Norwalk (City)	CT	090012	Y	Y
Old Lyme (Town)	CT	090103	Y	N
Old Saybrook (Town)	CT	090069	Y	N
Stonington (Borough)	CT	090193	Y	N
Stonington (Town)	CT	090106	Y	N
Stratford (Town)	CT	090016	N	Y
Waterford (Town)	CT	090107	Y	N
West Haven (City)	CT	090092	N	Y
Westbrook (Town)	CT	090070	Y	N
Westport (Town)	CT	090019	Y	Y
Kent County (Uninc. Areas)	DE	100001	Y	Y
Lewes (City)	DE	100041	N	Y
Little Creek (Town)	DE	100015	N	Y
Rehoboth Beach (City)	DE	105086	Y	Y
Slaughter Beach (Town)	DE	100050	Y	Y
Sussex County (Uninc. Areas)	DE	100029	Y	Y
Bay County (Uninc. Areas)	FL	120004	N	Y
Bradenton Beach (City)	FL	125091	N	Y
Brevard County (Uninc. Areas)	FL	125092	N	Y
Collier County (City)	FL	120070	N	Y

Understanding Compliance

Your insured, a loan and flood insurance...

When must a lender require flood insurance?

- When there is a “designated loan”
- A designated loan is:



A loan secured by a building or mobile home that is located or to be located in a “special flood hazard area” in which flood insurance is available under the Act.

Please note: Emphasis on a “building or mobile home” as collateral.

How are designated loans documented?

- Lenders are responsible to determine flood zones
 - On all buildings or mobile homes that are security for a loan
 - Any time the lender hits a tripwire:
 - Making, Increasing, Renewing or Extending a loan
 - Most lenders designate a third-party vendor to determine flood zones
 - Many flood zone determination companies monitor a lender's portfolio for flood zone changes
 - Flood zone determinations are documented on a form called the Standard Flood Hazard Determination Form (SFHDF)

Standard Flood Hazard Determination Form

- Documents the flood zone

FEDERAL EMERGENCY MANAGEMENT AGENCY STANDARD FLOOD HAZARD DETERMINATION		See The Attached Instructions	G.M.B. No. 3067-0264 Expires October 31, 2005
SECTION I - LOAN INFORMATION			
1. LENDER NAME AND ADDRESS		2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS <i>(Legal Description may be attached)</i>	
3. LENDER ID. NO.	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED	
SECTION II			
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION			
1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number

B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME

1. NFIP Map Number or Community-Panel Number (Community name, if not the same as "A")	2. NFIP Map Panel Effective/ Revised Date	3. LOMA/LOMR <input type="checkbox"/> YES Date	4. Flood Zone	5. No NFIP Map

D. DETERMINATION IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? <input type="checkbox"/> YES <input type="checkbox"/> NO If yes, flood insurance is required by the Flood Disaster Protection Act of 1973. If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.	
E. COMMENTS (Optional):	
This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.	
F. PREPARER'S INFORMATION NAME, ADDRESS, TELEPHONE NUMBER (if other than Lender)	
DATE OF DETERMINATION	

Standard Flood Hazard Determination Form

- Cites the map date used

FEDERAL EMERGENCY MANAGEMENT AGENCY STANDARD FLOOD HAZARD DETERMINATION		See The Attached Instructions	G.M.B. No. 3067-0264 Expires October 31, 2005
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--	--	--	---------------	----------------

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F. PREPARER'S INFORMATION NAME, ADDRESS, TELEPHONE NUMBER (if other than Lender)	
DATE OF DETERMINATION	

Standard Flood Hazard Determination Form

- Documents community participation

FEDERAL EMERGENCY MANAGEMENT AGENCY STANDARD FLOOD HAZARD DETERMINATION		See The Attached Instructions	G.M.B. No. 3067-0264 Expires October 31, 2005
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1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number
B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME			

A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION

1. NFIP Community Name	2. County(ies)	3. State	4. NFIP Community Number

CBRA/OFA designation date: _____

D. DETERMINATION
**IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA
(ZONES CONTAINING THE LETTERS "A" OR "V")? YES NO**

 If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.
 If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.

E. COMMENTS (Optional):

This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.

F. PREPARER'S INFORMATION

NAME, ADDRESS, TELEPHONE NUMBER (if other than Lender)

DATE OF DETERMINATION

Standard Flood Hazard Determination Form

- Establishes if flood insurance is required based on location of building

FEDERAL EMERGENCY MANAGEMENT AGENCY STANDARD FLOOD HAZARD DETERMINATION		See The Attached Instructions	G.M.B. No. 3067-0264 Expires October 31, 2005
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1. NFIP Community	2. County(ies)	3. State	4. NFIP Community Number
D. DETERMINATION			
IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")?		<input type="checkbox"/> YES	<input type="checkbox"/> NO
If yes, flood insurance is required by the Flood Disaster Protection Act of 1973. If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.			
E. COMMENTS (Optional)			
This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.			
F. PREPARER'S INFORMATION			
NAME, ADDRESS, TELEPHONE NUMBER (If other than Lender)			DATE OF DETERMINATION

Standard Flood Hazard Determination Form

FEDERAL EMERGENCY MANAGEMENT AGENCY STANDARD FLOOD HAZARD DETERMINATION		See The Attached Instructions	G.M.B. No. 3067-0264 Expires October 31, 2005
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SECTION II			
A. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) COMMUNITY JURISDICTION			

- **Amount of Flood Insurance Required**

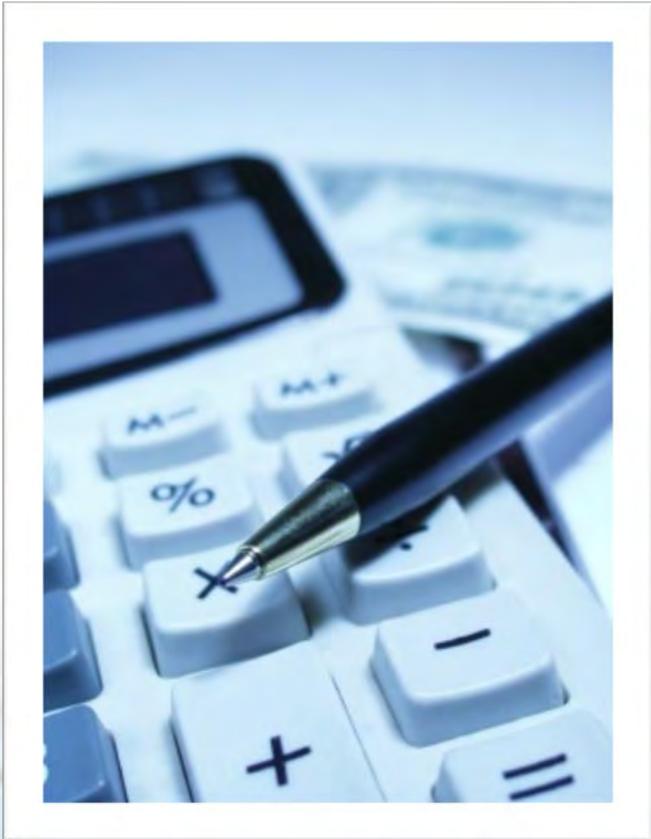
DEPARTMENT OF HOMELAND SECURITY FEDERAL EMERGENCY MANAGEMENT AGENCY STANDARD FLOOD HAZARD DETERMINATION FORM (SFHDF)		See The Attached Instructions	<i>O.M.B. No. 1660-0040 Expires December 31, 2011</i>
SECTION I - LOAN INFORMATION			
1. LENDER NAME AND ADDRESS		2. COLLATERAL (Building/Mobile Home/Personal Property) PROPERTY ADDRESS (Legal Description may be attached)	
3. LENDER ID NO.	4. LOAN IDENTIFIER	5. AMOUNT OF FLOOD INSURANCE REQUIRED	
FEMA Form 81-93, OCT 02		This form may be locally reproduced.	

Standard Flood Hazard Determination Form

FEDERAL EMERGENCY MANAGEMENT AGENCY STANDARD FLOOD HAZARD DETERMINATION		See The Attached Instructions	G.M.B. No. 3067-0264 Expires October 31, 2005	
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B. NATIONAL FLOOD INSURANCE PROGRAM (NFIP) DATA AFFECTING BUILDING/MOBILE HOME				
1. NFIP Map Number or Community Panel Number <i>(Community name, if not the same as "A")</i>	2. NFIP Map Panel Effective/ Revised Date	3. LOMA/LOMR <input type="checkbox"/> yes Date: _____	4. Flood Zone	5. No NFIP Map
C. FEDERAL FLOOD INSURANCE AVAILABILITY (Check all that apply)				
1. <input type="checkbox"/> Federal Flood insurance is available (community participates in NFIP). <input type="checkbox"/> Regular Program <input type="checkbox"/> Emergency Program of NFIP				
2. <input type="checkbox"/> Federal Flood insurance is not available because community is not participating in the NFIP.				
3. <input type="checkbox"/> Building/Mobile Home is in a Coastal Barrier Resources Area (CBRA) or Otherwise Protected Area (OPA). Federal Flood insurance may not be available. CBRA/OPA designation date: _____				
D. DETERMINATION				
IS BUILDING/MOBILE HOME IN SPECIAL FLOOD HAZARD AREA (ZONES CONTAINING THE LETTERS "A" OR "V")? <input type="checkbox"/> YES <input type="checkbox"/> NO				
If yes, flood insurance is required by the Flood Disaster Protection Act of 1973.				
If no, flood insurance is not required by the Flood Disaster Protection Act of 1973.				
E. COMMENTS (Optional):				
This determination is based on examining the NFIP map, any Federal Emergency Management Agency revisions to it, and any other information needed to locate the building/mobile home on the NFIP map.				
F. PREPARER'S INFORMATION				
NAME, ADDRESS, TELEPHONE NUMBER (if other than Lender)			DATE OF DETERMINATION	

- Is maintained by the lender for the term of the loan

How much flood insurance must lenders require?



Amount of Flood Insurance = lesser of:

- Outstanding principal balance of loan(s)
- Maximum amount of insurance available under the NFIP, which is the lesser of:
 - The maximum limit available for the type of structure; or
 - The insurable value of the structure

NFIP Maximum Coverage Limits

Residential/Non-residential

	Emergency Program	Regular Program
Residential (1-4 family)		
Building	\$35,000	\$250,000
Contents	\$10,000	\$100,000
Other Residential (5 or more family)		
Building	\$100,000	\$250,000
Non-Residential		
Building	\$100,000	\$500,000
Contents	\$100,000	\$500,000

Lender Case Study: Coverage for Multiple Buildings

- Lender makes a loan in the principal amount of \$150,000 secured by five nonresidential buildings, only 3 of which are located in SFHAs

Outstanding Loan Balance	Maximum amount of insurance under NFIP, lesser of	Amount Required
<ul style="list-style-type: none">• \$150,000	<ul style="list-style-type: none">• Maximum limit available: \$500,000• Insurable Value: \$100,000 per building (Total \$300,000)	<ul style="list-style-type: none">• \$150,000 (allocated amongst all 3 buildings)

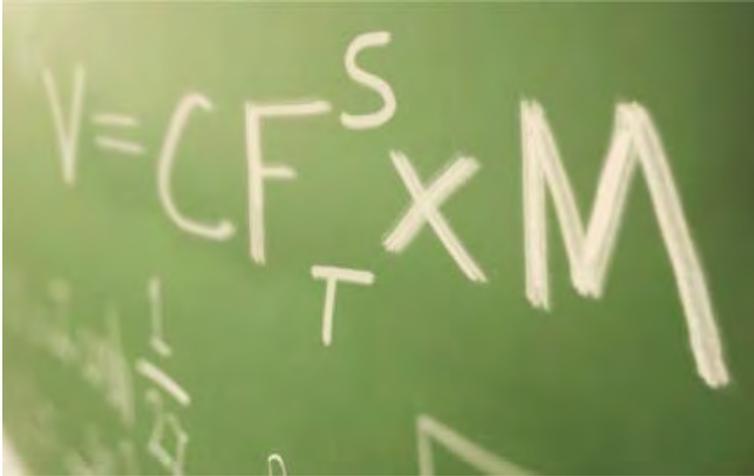
How is insurable value defined for lenders?



■ Insurable Value means:

- 100% Replacement Cost Value (RCV)
- RCV does not include land values
- RCV is not “market value”

How do lenders determine insurable value?



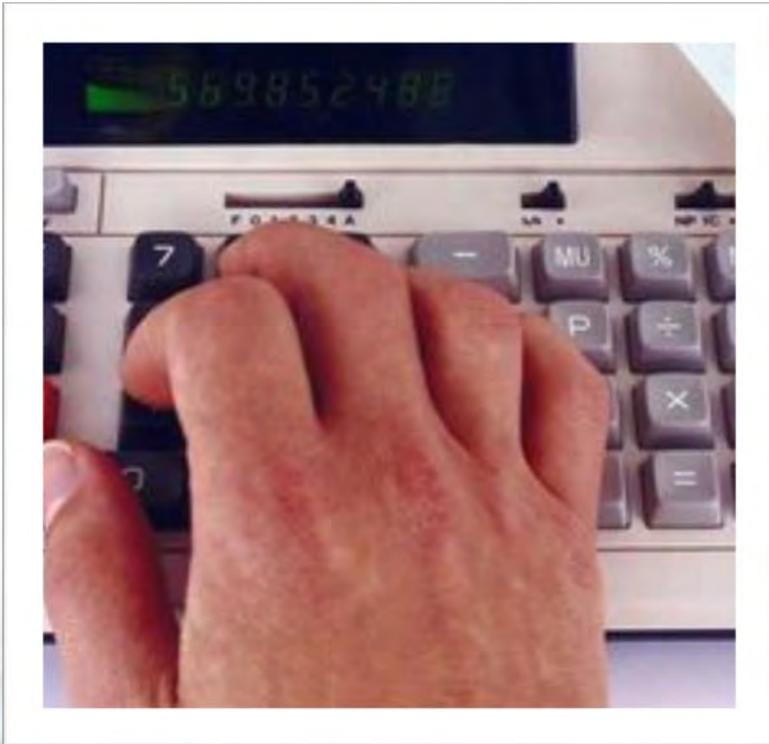
- **Insurable Value Considerations:**
 - RCV used in hazard insurance policy
 - Appraisal based on “cost-value” before depreciation
 - Construction cost calculations

What types of coverage do lenders require?



- If just building is collateral, then only building coverage is required
- If both building and contents are collateral for loan:
 - If the building is in a SFHA, then flood insurance is required on both the building and contents.
 - If loan is secured by a building in a SFHA and by contents in a different building, flood insurance is not required on the contents.

How much flood insurance can lenders require?



- Lenders are permitted to require more coverage than the minimum required.
- But a NFIP policy will not cover an amount exceeding a building's insurable value.
- A lender may not allow a borrower to use a high deductible to avoid mandatory purchase.
- But an insured can purchase a higher deductible to reduce the premium if lender approves.

Special Compliance Issues

Construction Loans – Builder’s Risk



Compliance Options:

- Require purchase at the time development loan is made, or
- Require flood insurance at time of specified drawdown of loan for actual construction
 - No 30-day waiting period for either option if required by lender
 - Buildings can be eligible for coverage prior to being walled and roofed
 - Materials and supplies eligible for coverage
 - Rates can be based on construction drawings

Special Compliance Issues

Home Equity Loans, Second Loans



- Home equities, second mortgages and other junior liens can be “designated loans”.
- Additional flood insurance may be required
- Loan amount = all outstanding loans

Special Compliance Issues

Home Equity Loans, Second Loans

- Your insured takes out a first mortgage with Lender A with a principal balance of \$100,000, but Lender A improperly requires only \$75,000 of flood insurance.
- Your insured then approaches Lender B for a \$50,000 equity loan

COMBINED

Outstanding Loan Balance

- $\$100,000 + \$50,000 = \$150,000$

Maximum amount of insurance under NFIP, lesser of

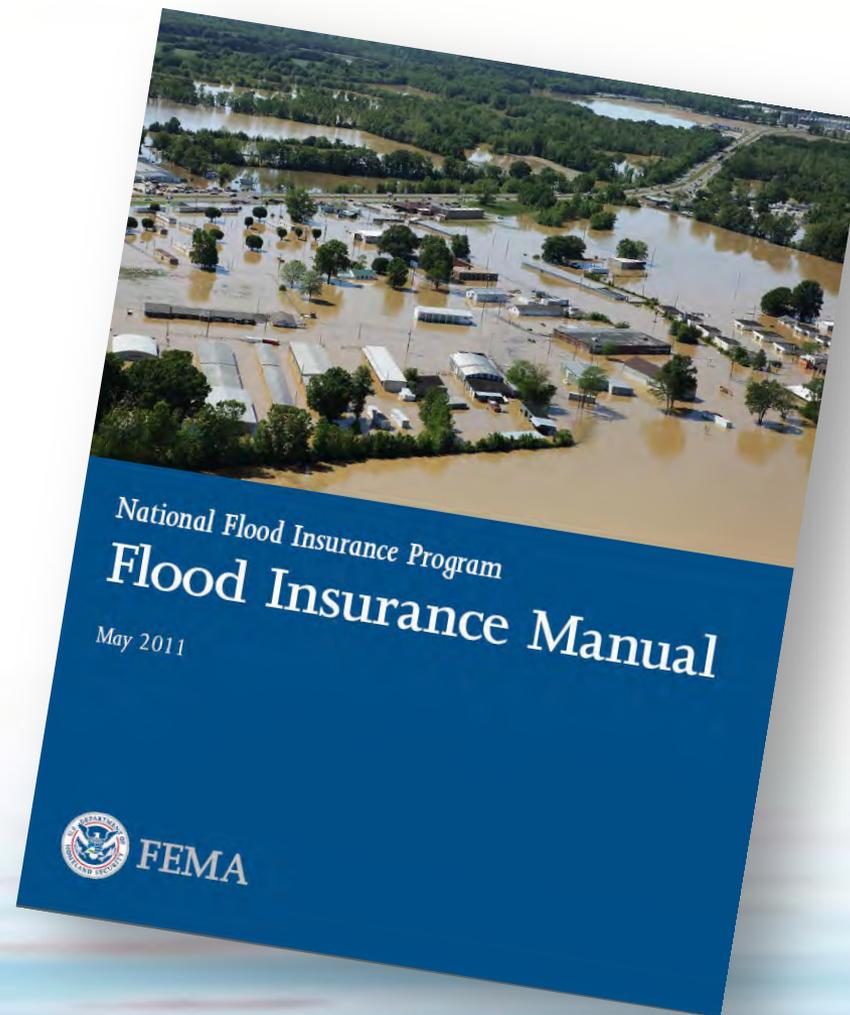
- Maximum limit \$250,000
- Insurable Value \$200,000

- Lender B will require that the policy be increased to \$150,000, not to only require increase of \$50,000 of flood insurance



Resources

Resources



Online at the Flood Insurance Library:

<http://www.fema.gov/business/nfip/manual.shtm>

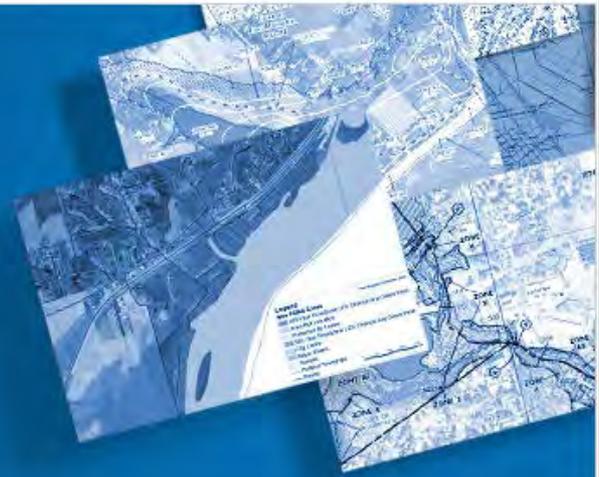
FloodSmart.gov

Call toll free: **1-888-379-9531** or **have us call you** **HOME****FLOODING & FLOOD RISKS****ABOUT THE NATIONAL FLOOD INSURANCE PROGRAM****RESIDENTIAL COVERAGE****COMMERCIAL COVERAGE****PREPARATION & RECOVERY****RESOURCES**

- > Agent Site
- > Agent Locator
- > File Your Claim
- > Frequently Asked Questions
- > Glossary
- > Flood Facts
- > Media Resources
- > Toolkits
- >  Email Updates

How will the New Flood Maps Affect Your Flood Risk?

Flood risk changes from year-to-year. Enter your zip code to see if there have been any recent map changes in your area.



Hurricanes & Tropical Storms

TV Commercials

New Flood Maps

Video Testimonials



LATEST NEWS

If you've experienced flood damage to your home as a result of Hurricane Irene, learn more about the steps to recover, and [how to file your flood insurance claim](#).

Find out more about the Preferred Risk Policy Eligibility Extension. [Learn More](#) ▶

**GET COVERAGE FOR****WHAT COULD**

One-Step Flood Risk Profile

HOW CAN I GET COVERED?

 85

- Rate your risk
- Estimate your premiums
- Find an agent

NFIP iService

www.nfipiservice.com



iService NFIP B

Sunday 12, Jun 2011
Welcome
- [Home](#)

NFIP Documents
- [Bulletins & Manuals](#)
- [eWatermark](#)

National Flood Conference
- [NFC 2011](#)

Training
- [NFIP Training](#)

Claims
- [PDA Submission](#)
- [Adjuster Certification](#)
- [Claims Polling Submission](#)

Underwriting
- [Underwriting Submission](#)

Mailing Lists
- [WYO Clearinghouse & eWatermark](#)

OST
CMMI LEVEL 5 | ISO 9001:2008

Welcome to the
iService team
Website

National Flood Insurance Program
eWATERMARK
Join [eWatermark](#) | [WYO Clearinghouse Mailing Lists](#)

WYO
Bulletins 2008 | 2009 | 2010 | 2011

NFIP Training 2011 Workshops
Agents, Adjusters, Lenders
To maintain "Active" status for NFIP Adjuster Certification or to become certified, adjusters must attend a 2011 Claims Workshop. [View Schedules](#)

New Orleans NFC 2011
THE NFIP AND ALL THAT JAZZ
NFC 2011

Attention NFIP students: Thank you for your patience regarding the accessibility of NFIP online training. At this time, we find it necessary to discontinue this training format. Therefore, our online self-study courses are no longer available. For the latest information about NFIP "face-to-face" and webinar training opportunities, refer to our workshop schedules

Evaluations - Online

We appreciate your participation in this “Pilot” webinar on Advanced Agent Topics and look forward to your feedback.

Please take time to complete and help us improve our training effort!

THANK YOU!



Resources for Insurance Agents and their Clients

NFIP Training

The NFIP/H2O webinars and instructor-led training seminars may be accessed at:

<http://www.nfipiservice.com/training> or

<http://fema.webex.com> (click on the 'upcoming' tab)



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