



**FEMA**

October 2018

Dear *National Flood Insurance Program Flood Insurance Manual* User:

The October 2018 edition of the *National Flood Insurance Program (NFIP) Flood Insurance Manual* has simplified organization and formatting for ease of use. The new organization presents six sections of NFIP guidance and information. Several appendices contain tables, forms, and other specific information referenced in the sections. Below is a list of the new *NFIP Flood Insurance Manual* sections with highlights of their contents, including references to the program changes effective October 1, 2018.

Section 1 – Reference

- A brief history of the NFIP
- Topical NFIP contact information
- NFIP Bureau and Statistical Agent regional office contacts

Section 2 – Before You Start

- Where the NFIP provides insurance
- Insurance products and policy forms
- Insurable buildings and contents
- New policy effective dates

Section 3 – How to Write

- Building occupancies
- Construction information
- Elevated buildings and determination of the elevation difference
- Separate discussions for different rating scenarios, including Pre-Flood Insurance Rate Map buildings, condominiums, Preferred Risk Policies, and policies rated under the Newly Mapped rating procedure, including the expanded eligibility effective October 1, 2018
- Rating examples

Section 4 – How to Endorse

- Endorsement process
- Rating endorsements
- Waiting periods
- Misrated policies
- Assignments

Section 5 – How to Renew

- Renewal notice requirements
- Premium payment and receipt
- Renewal effective date
- Sample documents

Section 6 – How to Cancel

- Cancellation process
- Valid cancellation reasons and required documentation
- New Cancellation Reason Code 26 for duplicate coverage under a non-NFIP policy, effective October 1, 2018
- Required notification of Preferred Risk Policy Eligibility for certain cancellation reasons

The appendices to the October 2018 *NFIP Flood Insurance Manual* provide easy reference to forms, tables, lists, and other supplementary information referenced in the six main sections. They include the following:

- Appendix A – Policy (Standard Flood Insurance Policy Forms)
- Appendix B – Forms (Application and Underwriting Forms)
- Appendix C – Lowest Floor Guide (Building Diagrams and Drawings)
- Appendix F – Community Rating System (includes updates effective October 1, 2018)
- Appendix J – Rate Tables (from April 2018 Rating, PRP, NM, MPPP, and CONDO sections)

As always, thank you for your continued support of the NFIP. In your role as an industry representative, you are a catalyst to help our nation be more prepared for flooding events. With your efforts in working with current policyholders and future customers, we will be able to realize a nation that is more resilient.

Sincerely,

A handwritten signature in black ink, appearing to read "Paul Huang", with a stylized, cursive script.

Paul P. Huang  
Assistant Administrator for Federal Insurance