

GENERAL CHANGE ENDORSEMENT

The National Flood Insurance Program (NFIP) General Change Endorsement form cannot be used to renew a policy, or extend or change a policy year. However, the General Change Endorsement form or a similar request with the necessary information can be used to make certain types of coverage and rating changes or corrections to existing policy data.

I. 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 4 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 5 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

There is no return premium for the removal of building or contents coverage unless the property is no longer at the described location or the property of the policyholder. (See Example 6 at the end of this section.)

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 rating for a Pre-FIRM building. The refund will be processed if the insured provides an 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

A policy may be endorsed to revise the flood zone or change the Base Flood Elevation (BFE) in which a building is located to provide a more favorable rating due to a physical revision of the FIRM, a Letter of Map Amendment (LOMA), or a Letter of Map Revision (LOMR). The effective date of the endorsement to rate a policy with the current zone must be the effective date of the map revision.

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 either the pro-rata or full portion of the previous policy year, depending on the map revision or amendment date. The endorsement effective date is the map revision or amendment date or the previous policy year inception date, whichever is later.
- 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 flood policy can be endorsed to correct misratings. Misratings that may generate refunds include only the following errors made at the time of application:

- Building description;
- Flood zone;
- BFE;
- Community number; *and*
- Lowest floor used for rating.

A premium refund for a misrated policy going back a maximum of 6 calendar years from the current policy year will be allowed with proper documentation (see III.B.2.a.). Any lapse in coverage is included in determining the number of years for which a premium refund is allowed.

NOTE: The presentment of additional rating information (e.g., use of Post-FIRM rating for a Pre-FIRM building) or a change in the rating information (e.g., a new EC, a LOMA, or a map revision) is not considered a misrating. See subsection “B. Rating Endorsement” in this section.

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 up to 6 years.

The policy may be canceled/rewritten using Cancellation Reason Code 22 if both of the following conditions are met:

- The request to endorse or cancel/rewrite the policy is received during the current policy 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. (See Example 7 at the end of this section.) Deductibles cannot be reduced mid-term, unless required by the mortgagee and written authorization is provided by the mortgagee. A 30-day waiting period will 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. 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.

II. 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 and Probation Surcharge (if applicable) are not subject to calculation of return premiums.

III. PREPARATION OF FORM

A. General Instructions

Endorsements are processed by submitting a completed General Change Endorsement form and proper documentation (see III.B.2.a.) to the insurer.

Instructions for completing the General Change Endorsement form are self-explanatory. The following items are of special note:

- The policy year cannot be changed. All calculations must reflect the policy year shown on the current declarations page.
- A geographic location must be given for a property. 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.

- Check whether the building was built in compliance or has had continuous coverage. If grandfathering for continuous coverage, enter the prior policy number. If the building was built in compliance, enter the applicable community identification number, map

panel number, suffix, FIRM zone, and, if applicable, the BFE.

- 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.
- 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, make policy assignment, 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, the current insurer must submit all of the documentation necessary to make a refund for any period exceeding 2 policy years. 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
Landover, 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. ■

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IV. ENDORSEMENT RATING EXAMPLES

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EXAMPLE 1

INCREASING COVERAGE ON A PREFERRED RISK POLICY

- Policy term is October 15, 2011–2012.
- Pre-FIRM, X-Zone, with basement.
- Present coverage: Building \$75,000/
Contents \$30,000.
- Premium at policy effective date was \$277.
- Endorsement effective date is May 2, 2012.
- 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 \$101.
- Prorate the Difference.

Time period is May 2, 2012,
to October 15, 2012;
Number of days is 166;
Pro-rata factor is .455

| INSURANCE COVERAGE | SECTION A CURRENT COVERAGE | | | SECTION B INCREASED/DECREASED COVERAGE ONLY | | | NEW PREMIUM TOTALS | | |
|---|-------------------------------|-------------------------------------|-------------------|---|------------|--|--------------------------|---------------|--------------|
| | AMOUNT | RATE | PREMIUM | AMOUNT | RATE | PREMIUM | | | |
| BUILDING BASIC | \$75,000 | — | \$277 | \$125,000 | — | \$378 | \$378 | | |
| BUILDING ADDITIONAL | — | — | — | — | — | — | — | | |
| CONTENTS BASIC | \$30,000 | — | — | \$50,000 | — | — | — | | |
| CONTENTS ADDITIONAL | — | — | — | — | — | — | — | | |
| IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW | | | | PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____ | SUBTOTAL | | \$378 | | |
| BUILDING COVERAGE | | | CONTENTS COVERAGE | | | DEDUCT. DISCOUNT/SURCHARGE | | — | |
| BASIC | ADDITIONAL | TOTAL | BASIC | | ADDITIONAL | TOTAL | SUBTOTAL | | \$378 |
| — | — | \$200,000 | — | | — | \$80,000 | ICC PREMIUM | | — |
| IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. | | | | | | SUBTOTAL | | \$378 | |
| THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. | | | | | | CRS PREMIUM DISCOUNT ____% | | — | |
| | | | | | | SUBTOTAL | | \$378 | |
| | | | | | | PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/ Federal Policy Fee) | | \$277 | |
| | | | | | | DIFFERENCE ____+____ (+/-) | | +\$101 | |
| | | | | | | PRO-RATA FACTOR | | .455 | |
| SIGNATURE OF INSURED AND DATE | | SIGNATURE OF INSURANCE AGENT/BROKER | | DATE (MMDDYY) | | TOTAL (+/-) | | +\$ 46 | |

EXAMPLE 2

INCREASING COVERAGE, PROGRAM CONVERSION

- Policy term is January 15, 2012–2013.
- Single-family dwelling, no basement, Pre-FIRM.
- Present coverage: Building \$35,000/
Contents \$10,000.
- Policy conversion date from Emergency to Regular Program: July 15, 2012.
- Building located in an A99 Zone.
- Premium rates are: Building .91/.24,
Contents 1.39/.43.
- Endorsement effective date is October 14, 2012.
(The Emergency Program premiums that already exist on this policy are earned for the remainder of the policy term; they are not refundable.)
- The coverages being added are \$50,000 on the building and \$15,000 on the contents for a total of \$85,000 on the building and \$25,000 on the contents; and \$30,000 coverage for ICC.
- To increase coverage, complete Sections A and B. Section A is for current coverage; Section B should show only the amounts of the increases.
- \$15,000 of the \$50,000 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 Sections A and B premiums to obtain the New Premium Subtotals.
- Add the ICC Premium, which was not paid in the Emergency Program.
- The Premium Previously Paid is \$362 (excluding ICC/Probation Surcharge/Federal Policy Fee).
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (additional/return premium).
- Prorate the Difference.

Time period is October 14, 2012,
to January 15, 2013;
Number of days is 93;
Pro-rata factor is .255

| INSURANCE COVERAGE | | | SECTION A CURRENT COVERAGE | | | SECTION B INCREASED/DECREASED COVERAGE ONLY | | | NEW PREMIUM TOTALS |
|--|------------|----------|-------------------------------|------------|----------|--|----------------------------|---------|--------------------|
| | | | AMOUNT | RATE | PREMIUM | AMOUNT | RATE | PREMIUM | |
| BUILDING BASIC | | | \$35,000 | .76 | \$266 | \$25,000 | .91 | \$228 | \$494 |
| BUILDING ADDITIONAL | | | — | — | — | \$25,000 | .24 | \$ 60 | \$ 60 |
| CONTENTS BASIC | | | \$10,000 | .96 | \$96 | \$15,000 | 1.39 | \$209 | \$305 |
| CONTENTS ADDITIONAL | | | — | — | — | — | — | — | — |
| IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW | | | | | | PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____ | SUBTOTAL | | \$859 |
| BUILDING COVERAGE | | | CONTENTS COVERAGE | | | | DEDUCT. DISCOUNT/SURCHARGE | | — |
| BASIC | ADDITIONAL | TOTAL | BASIC | ADDITIONAL | TOTAL | | SUBTOTAL | | \$859 |
| \$60,000 | \$25,000 | \$85,000 | \$25,000 | — | \$25,000 | | ICC PREMIUM | | \$ 5 |
| IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. | | | | | | SUBTOTAL | | \$864 | |
| THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. | | | | | | CRS PREMIUM DISCOUNT _____% | | — | |
| | | | | | | SUBTOTAL | | \$864 | |
| | | | | | | PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/ Federal Policy Fee) | | \$362 | |
| | | | | | | DIFFERENCE _____ (+/-) | | +\$502 | |
| | | | | | | PRO-RATA FACTOR | | .255 | |
| SIGNATURE OF INSURED AND DATE _____ | | | | | | TOTAL | | (+/-) | +\$128 |
| SIGNATURE OF INSURANCE AGENT/BROKER _____ | | | | | | | | | |
| DATE (MMDDYY) _____ | | | | | | | | | |

EXAMPLE 3

INCREASING COVERAGE

- Policy term is December 12, 2011–2012.
 - 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 October 1, 2012, 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 .91/.24, Contents 1.39/.43.
 - 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 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 in the ICC Premium.
 - The Premium Previously Paid is \$463 (excluding Probation Surcharge/Federal Policy Fee), which is the total current annual premium including ICC Premium.
 - Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
 - Prorate the Difference.
- Time period is October 1, 2012, to December 12, 2012;
Number of days is 72;
Pro-rata factor is .197

| INSURANCE COVERAGE | SECTION A CURRENT COVERAGE | | | SECTION B INCREASED/DECREASED COVERAGE ONLY | | | NEW PREMIUM TOTALS | | |
|--|-------------------------------|-----------|-------------------|--|------------|----------------------------|--------------------|---|-------|
| | AMOUNT | RATE | PREMIUM | AMOUNT | RATE | PREMIUM | | | |
| BUILDING BASIC | \$35,000 | .91 | \$319 | \$25,000 | .91 | \$228 | \$547 | | |
| BUILDING ADDITIONAL | — | — | — | \$40,000 | .24 | \$ 96 | \$ 96 | | |
| CONTENTS BASIC | \$10,000 | 1.39 | \$139 | \$15,000 | 1.39 | \$209 | \$348 | | |
| CONTENTS ADDITIONAL | — | — | — | — | — | — | — | | |
| IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW | | | | PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____ | SUBTOTAL | | \$991 | | |
| BUILDING COVERAGE | | | CONTENTS COVERAGE | | | DEDUCT. DISCOUNT/SURCHARGE | | — | |
| BASIC | ADDITIONAL | TOTAL | BASIC | | ADDITIONAL | TOTAL | SUBTOTAL | | \$991 |
| \$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 <input type="checkbox"/> PAYOR. | | | | SUBTOTAL | | \$996 | | | |
| THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. | | | | CRS PREMIUM DISCOUNT ____% | | — | | | |
| | | | | SUBTOTAL | | \$996 | | | |
| | | | | PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee) | | \$463 | | | |
| | | | | DIFFERENCE ____ + ____ (+/-) | | +\$533 | | | |
| | | | | PRO-RATA FACTOR | | .197 | | | |
| SIGNATURE OF INSURED AND DATE _____ | | | | SIGNATURE OF INSURANCE AGENT/BROKER _____ | | DATE (MMDDYY) _____ | | | |
| | | | | TOTAL (+/-) | | +\$105 | | | |

EXAMPLE 4

INCREASING COVERAGE AFTER A RATE CHANGE

- Policy term is April 15, 2012–2013.
- Single-family dwelling, Regular Program.
- 1 floor, no basement.
- Current policy limits: Building \$30,000/Contents \$8,000.
- Building located in an AE Zone, Post-FIRM.
- Premium rates are: Building 1.78, Contents 1.16.
- Post-FIRM construction with a 0 elevation difference.
- Endorsement effective date is October 15, 2012.
- The coverages being added are \$15,000 on the building and \$7,000 on contents for a total of \$45,000 building coverage and \$15,000 contents coverage.
- A rate increase takes effect on October 1, 2012.
- Rates in effect on the effective date of the policy are to be used.
- In Section A, enter the basic limits and rates for building and contents in effect at the beginning of the policy term.
- In Section B, enter the \$15,000 basic building amount, and the applicable rate (1.78). (See page

END 1, “Addition of Coverage or Increase in Amount of Insurance.” Companies are allowed to use either rates in effect at policy inception or rates in effect at endorsement effective date.)

- In Section B, enter the \$7,000 basic contents amount and the applicable rate (1.16).
- Add Sections A and B premiums to obtain the New Premium Totals.
- Add the New Premium Totals to calculate the Premium Subtotal.
- Add in the ICC Premium.
- The Premium Previously Paid is \$632 (excluding Probation Surcharge/Federal Policy Fee), which is the total current annual premium including ICC Premium.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference.

Time period is October 15, 2012,
to April 15, 2013;
Number of days is 183;
Pro-rata factor is .499

| INSURANCE COVERAGE | | | SECTION A CURRENT COVERAGE | | | SECTION B INCREASED/DECREASED COVERAGE ONLY | | | NEW PREMIUM TOTALS | |
|--|------------|----------|-------------------------------|------------|----------|--|----------------------------|---------------|--------------------|--------|
| | | | AMOUNT | RATE | PREMIUM | AMOUNT | RATE | PREMIUM | | |
| BUILDING BASIC | | | \$30,000 | 1.78 | \$534 | \$15,000 | 1.78 | \$267 | \$801 | |
| BUILDING ADDITIONAL | | | — | — | — | — | — | — | — | |
| CONTENTS BASIC | | | \$ 8,000 | 1.16 | \$ 93 | \$ 7,000 | 1.16 | \$ 81 | \$174 | |
| CONTENTS ADDITIONAL | | | — | — | — | — | — | — | — | |
| IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW | | | | | | PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____ | SUBTOTAL | | \$975 | |
| BUILDING COVERAGE | | | CONTENTS COVERAGE | | | | DEDUCT. DISCOUNT/SURCHARGE | | — | |
| BASIC | ADDITIONAL | TOTAL | BASIC | ADDITIONAL | TOTAL | | SUBTOTAL | | \$975 | |
| \$45,000 | — | \$45,000 | \$15,000 | — | \$15,000 | | ICC PREMIUM | | \$ 5 | |
| IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. | | | | | | SUBTOTAL | | \$980 | | |
| THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. | | | | | | CRS PREMIUM DISCOUNT _____% | | — | | |
| | | | | | | SUBTOTAL | | \$980 | | |
| | | | | | | PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/ Federal Policy Fee) | | \$632 | | |
| | | | | | | DIFFERENCE + (+/-) | | +\$348 | | |
| | | | | | | PRO-RATA FACTOR | | .499 | | |
| SIGNATURE OF INSURED AND DATE | | | | | | SIGNATURE OF INSURANCE AGENT/BROKER | | DATE (MMDDYY) | TOTAL (+/-) | +\$174 |

EXAMPLE 5

REDUCING BUILDING COVERAGE

- Policy term is December 1, 2011–2012.
- 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 July 1, 2012, 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 1.03/.35.
- Endorsement effective date is July 1, 2012.
- In Section A, enter the basic building amount (\$60,000) and the applicable rate (1.03).
- In Section B, enter the new additional building amount at the same rate of .35.

- Add Sections A and B to obtain the New Premium Totals.
- Add the New Premium Totals to obtain the Premium Subtotal.
- The Premium Previously Paid is \$938 (excluding Probation Surcharge/Federal Policy Fee), which is the total current annual premium including ICC Premium.
- Add in the ICC Premium.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference.

Time period is July 1, 2012,
to December 1, 2012;
Number of days is 153;
Pro-rata factor is .419

| INSURANCE COVERAGE | | | SECTION A CURRENT COVERAGE | | | SECTION B INCREASED/DECREASED COVERAGE ONLY | | | NEW PREMIUM TOTALS |
|--|------------|-----------|-------------------------------|------------|---------|--|----------------------------|---------|--------------------|
| | | | AMOUNT | RATE | PREMIUM | AMOUNT | RATE | PREMIUM | |
| BUILDING BASIC | | | \$60,000 | 1.03 | \$618 | — | — | — | \$618 |
| BUILDING ADDITIONAL | | | \$90,000 | .35 | \$315 | -\$50,000 | .35 | -\$175 | \$140 |
| CONTENTS BASIC | | | — | — | — | — | — | — | — |
| CONTENTS ADDITIONAL | | | — | — | — | — | — | — | — |
| IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW | | | | | | PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____ | SUBTOTAL | | \$758 |
| BUILDING COVERAGE | | | CONTENTS COVERAGE | | | | DEDUCT. DISCOUNT/SURCHARGE | | — |
| BASIC | ADDITIONAL | TOTAL | BASIC | ADDITIONAL | TOTAL | | SUBTOTAL | | \$758 |
| \$60,000 | \$40,000 | \$100,000 | — | — | — | | ICC PREMIUM | | \$ 5 |
| IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. | | | | | | SUBTOTAL | | \$763 | |
| THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. | | | | | | CRS PREMIUM DISCOUNT ____% | | — | |
| | | | | | | SUBTOTAL | | \$763 | |
| | | | | | | PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/ Federal Policy Fee) | | \$938 | |
| | | | | | | DIFFERENCE ____+____ (+/-) | | -\$175 | |
| | | | | | | PRO-RATA FACTOR | | .419 | |
| SIGNATURE OF INSURED AND DATE _____ | | | | | | TOTAL (+/-) | | -\$73 | |
| SIGNATURE OF INSURANCE AGENT/BROKER _____ | | | | | | | | | |
| DATE (MMDDYY) _____ | | | | | | | | | |

EXAMPLE 6

REMOVING CONTENTS

- Policy term is November 20, 2011–2012.
- Non-residential structure.
- Emergency Program.
- Policy limits: Building \$100,000/
Contents \$100,000.
- Insured purchased a new business location and moved the contents to the new location while still retaining the old location as rental property. (This explanation should be recorded in the Reason for Change section of the General Change Endorsement form.)
- Present rates are: Building .83, Contents 1.62.
- Removal date and effective date of change is January 14, 2012.
- Enter the current building and contents coverages in Section A and the current rates (.83/1.62).
- Enter the decrease in contents coverage in Section B.
- Add all New Premium Totals to obtain the Premium Subtotal.
- The Premium Previously Paid is \$2,450 (excluding Probation Surcharge/Federal Policy Fee), which is the total current premium from Section A.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference.

Time period is January 14, 2012,
to November 20, 2012;
Number of days is 310;
Pro-rata factor is .849

| INSURANCE COVERAGE | SECTION A CURRENT COVERAGE | | | SECTION B INCREASED/DECREASED COVERAGE ONLY | | | NEW PREMIUM TOTALS | | |
|--|-------------------------------|-------------------------------------|-------------------|--|-------------|----------------------------|--------------------|---|---------------|
| | AMOUNT | RATE | PREMIUM | AMOUNT | RATE | PREMIUM | | | |
| BUILDING BASIC | \$100,000 | .83 | \$ 830 | — | — | — | \$ 830 | | |
| BUILDING ADDITIONAL | — | — | — | — | — | — | — | | |
| CONTENTS BASIC | \$100,000 | 1.62 | \$1,620 | -\$100,000 | 1.62 | -\$1,620 | — | | |
| CONTENTS ADDITIONAL | — | — | — | — | — | — | — | | |
| IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW | | | | PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____ | SUBTOTAL | | \$ 830 | | |
| BUILDING COVERAGE | | | CONTENTS COVERAGE | | | DEDUCT. DISCOUNT/SURCHARGE | | — | |
| BASIC | ADDITIONAL | TOTAL | BASIC | | ADDITIONAL | TOTAL | SUBTOTAL | | \$ 830 |
| — | — | \$100,000 | — | — | — | ICC PREMIUM | | — | |
| IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. | | | | SUBTOTAL | | \$ 830 | | | |
| THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. | | | | CRS PREMIUM DISCOUNT _____% | | — | | | |
| | | | | SUBTOTAL | | \$ 830 | | | |
| | | | | PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/ Federal Policy Fee) | | \$2,450 | | | |
| | | | | DIFFERENCE — (+/-) | | -\$1,620 | | | |
| | | | | PRO-RATA FACTOR | | .849 | | | |
| | | | | TOTAL (+/-) | | -\$1,375 | | | |
| SIGNATURE OF INSURED AND DATE | | SIGNATURE OF INSURANCE AGENT/BROKER | | DATE (MMDDYY) | | | | | |

EXAMPLE 7

INCREASING DEDUCTIBLE

- Policy term is January 15, 2012–2013.
- Single-family dwelling.
- Emergency Program (Pre-FIRM).
- Current policy limits: Building \$35,000/
Contents \$10,000.
- Policy deductible: \$2,000/\$2,000.
- Insured requests to increase deductible to \$4,000/\$2,000 (.900), effective April 15, 2012.
(This explanation should be recorded in the Reason for Change section of the General Change Endorsement form.)
- Present rates are: Building .76, Contents .96.
- Enter the current building and contents coverage in Section A, and enter the applicable rates.
- Add Sections A and B to obtain the New Premium Totals.
- Add the New Premium Totals to obtain the Premium Subtotal.
- The Premium Previously Paid is \$362 (excluding ICC*, and Probation Surcharge/Federal Policy Fee), which is the total current annual premium from Section A.
- Calculate the Deductible Discount amount and enter that amount in the block marked Difference.
- Prorate the Difference.

Time period is April 15, 2012,
to January 15, 2013;
Number of days is 275;
Pro-rata factor is .753

* ICC is not available in the Emergency Program.

| INSURANCE COVERAGE | SECTION A CURRENT COVERAGE | | | SECTION B INCREASED/DECREASED COVERAGE ONLY | | | NEW PREMIUM TOTALS | | |
|---|-------------------------------|------------|-------------------|---|------------|--|--------------------------|--------------------|---------------|
| | AMOUNT | RATE | PREMIUM | AMOUNT | RATE | PREMIUM | | | |
| BUILDING BASIC | \$35,000 | .76 | \$266 | — | — | — | \$266 | | |
| BUILDING ADDITIONAL | — | — | — | — | — | — | — | | |
| CONTENTS BASIC | \$10,000 | .96 | \$96 | — | — | — | \$ 96 | | |
| CONTENTS ADDITIONAL | — | — | — | — | — | — | — | | |
| IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW | | | | PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____ | SUBTOTAL | | \$362 | | |
| BUILDING COVERAGE | | | CONTENTS COVERAGE | | | DEDUCT. DISCOUNT/SURCHARGE | | -\$ 36 | |
| BASIC | ADDITIONAL | TOTAL | BASIC | | ADDITIONAL | TOTAL | SUBTOTAL | | \$326 |
| — | — | — | — | | — | — | ICC PREMIUM | | — |
| IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. | | | | | | SUBTOTAL | | \$326 | |
| THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. | | | | | | CRS PREMIUM DISCOUNT ____% | | — | |
| | | | | | | SUBTOTAL | | \$326 | |
| | | | | | | PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/ Federal Policy Fee) | | \$362 | |
| | | | | | | DIFFERENCE — (+/-) | | -\$ 36 | |
| | | | | | | PRO-RATA FACTOR | | .753 | |
| SIGNATURE OF INSURED AND DATE _____ | | | | SIGNATURE OF INSURANCE AGENT/BROKER _____ | | DATE (MMDDYY) _____ | | TOTAL (+/-) | -\$ 27 |

**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

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