TABLE OF CONTENTS

SECTION PAGE

REFERENCE ..... REF 1

I. INTRODUCTION TO THE NATIONAL FLOOD INSURANCE PROGRAM ..... REF 1

II. THE WRITE YOUR OWN PROGRAM ..... REF 1

III. TECHNICAL ASSISTANCE ..... REF 2
- A. WYO Companies ..... REF 2
- B. NFIP Servicing Agent (NFIP Direct) ..... REF 2
- C. Special Direct Facility ..... REF 2

PAPERWORK BURDEN DISCLOSURE NOTICE ..... REF 7

GENERAL RULES ..... GR 1

I. COMMUNITY ELIGIBILITY ..... GR 1
- A. Participating (Eligible) Communities ..... GR 1
- B. Emergency Program ..... GR 1
- C. Regular Program ..... GR 1
- D. Maps ..... GR 1
- E. Probation ..... GR 1
- F. Suspension ..... GR 1
- G. Non-Participating (Ineligible) Communities ..... GR 1
- H. Coastal Barrier Resources Act ..... GR 1
- I. Federal Land ..... GR 1

II. POLICIES AND PRODUCTS AVAILABLE ..... GR 1
- A. Standard Flood Insurance Policy ..... GR 1
- B. Insurance Products ..... GR 2

III. BUILDING PROPERTY ELIGIBILITY ..... GR 3
- A. Eligible Buildings ..... GR 3
- B. Single Building ..... GR 4
- C. Walls ..... GR 5
- D. Determination of Building Occupancy ..... GR 5

IV. CONTENTS ELIGIBILITY ..... GR 6
- A. Eligible Contents ..... GR 6
- B. Vehicles and Equipment ..... GR 6
- C. Silos, Grain Storage Buildings, and Cisterns ..... GR 6
- D. Commercial Contents Coverage ..... GR 6

V. EXAMPLES OF ELIGIBLE RISKS ..... GR 6
- A. Building Coverage ..... GR 6
- B. Contents Coverage ..... GR 6
- C. Condominiums ..... GR 6

VI. INELIGIBLE PROPERTY ..... GR 6
- A. Buildings ..... GR 6
- B. Container-Type Buildings ..... GR 7
- C. Buildings Entirely Over Water ..... GR 7
- D. Buildings Partially Underground ..... GR 7
- E. Basement/Elevated Building Enclosures ..... GR 7

TABLE OF CONTENTS (Continued)

SECTION PAGE

VII. EXAMPLES OF INELIGIBLE RISKS ..... GR 7
- A. Building Coverage ..... GR 7
- B. Contents Coverage ..... GR 7
- C. Non-Residential Condominium Unit ..... GR 7

VIII. POLICY EFFECTIVE DATE ..... GR 8
- A. Evidence of Insurance ..... GR 8
- B. Start of Waiting Period ..... GR 8
- C. Effective Date ..... GR 8

IX. COVERAGE ..... GR 10
- A. Limits of Coverage ..... GR 10
- B. Deductibles ..... GR 10
- C. Coverage D - Increased Cost of Compliance (ICC) Coverage ..... GR 10
- D. Reduction of Coverage Limits or Reformation ..... GR 11

X. SPECIAL RATING SITUATIONS ..... GR 11
- A. Tentative Rates ..... GR 11
- B. Submit-For-Rate ..... GR 11
- C. Provisional Rates ..... GR 11
- D. Buildings in More Than One Flood Zone ..... GR 11

XI. MISCELLANEOUS RULES ..... GR 11
- A. Policy Term ..... GR 11
- B. Application Submission ..... GR 12
- C. Delivery of the Policy ..... GR 12
- D. Assignment ..... GR 12
- E. Producers' Commissions (Direct Business Only) ..... GR 12

APPLICATION APP1

I. USE OF THE FORM ..... APP 1

II. TYPES OF BUILDINGS ..... APP 1

III. SCHEDULED BUILDING POLICY ..... APP 1

IV. COMPLETING PART 1 OF THE FLOOD INSURANCE APPLICATION FORM ..... APP 1
- A. Policy Status ..... APP 1
- B. Policy Term (Billing/Policy Period) ..... APP 1
- C. Agent Information ..... APP 2
- D. Insured Mail Address ..... APP 2
- E. Disaster Assistance ..... APP 2
- F. First Mortgagee ..... APP 2
- G. Second Mortgagee or Other ..... APP 2
- H. Property Location ..... APP 2
- I. Community ..... APP 2
- J. Building ..... APP 3
- K. Contents ..... APP 4
- L. Construction Data ..... APP 4
- M. Coverage and Rating ..... APP 6
- N. Signature ..... APP 6

TABLE OF CONTENTS (Continued)

SECTION PAGE

V. COMPLETING PART 2 OF THE FLOOD INSURANCE APPLICATION FORM ..... APP 6
Section I - All Building Types..... APP 7
Section II - Elevated Buildings..... APP 7
Section III - Manufactured (Mobile) Homes/Travel Trailers..... APP 7

VI. MAILING INSTRUCTIONS..... APP 8

VII. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS ..... APP 8

RATING ..... RATE 1

I. AMOUNT OF INSURANCE AVAILABLE ..... RATE 1

II. RATE TABLES ..... RATE 1

III. DEDUCTIBLES ..... RATE 12
A. Buy-Back Deductibles ..... RATE 12
B. Changes in Deductible Amount..... RATE 12

IV. INCREASED COST OF COMPLIANCE (ICC) COVERAGE ..... RATE 14

V. RATING STEPS ..... RATE 15

VI. PREMIUM CALCULATION ..... RATE 16
A. Emergency Program ..... RATE 16
B. Regular Program..... RATE 16

VII. KEY POINTS FOR RATING..... RATE 17
A. Basic Limits and Additional Limits..... RATE 17
B. Whole Dollars..... RATE 17
C. Increased Cost of Compliance (ICC) Premium..... RATE 17
D. Federal Policy Fee ..... RATE 17
E. Buildings in More Than One Flood Zone ..... RATE 17
F. Mortgagee on Policy--Higher Deductible Requested..... RATE 17

VIII. REGULAR PROGRAM, POST-FIRM ELEVATION-RATED RISKS..... RATE 17
A. Elevation Difference ..... RATE 17
B. Examples..... RATE 18
C. Optional Elevation Rating..... RATE 19

IX. PRE-FIRM ELEVATED BUILDING RATED AT PRE-FIRM RATES..... RATE 19

X. AR ZONE AND AR DUAL ZONE RATING..... RATE 19

XI. POST-FIRM AO ZONE RATING..... RATE 19

XII. POST-FIRM RATING OF ELEVATED BUILDINGS IN ZONES B, C, X, A99, AND D..... RATE 19

XIII. REGULAR PROGRAM V ZONE POST-FIRM CONSTRUCTION..... RATE 19
A. Rating All V Zone Buildings..... RATE 19
B. Zones VE and V1-V30--Enclosure Containing Machinery or Equipment Below BFE ..... RATE 19

TABLE OF CONTENTS (Continued)

SECTION PAGE

C. 1975-81 Post-FIRM V Zone Construction ..... RATE 20
D. 1981 Post-FIRM V Zone Construction ..... RATE 20
E. Elevated Buildings--1981 Post-FIRM V Zone Construction ..... RATE 20

XIV. SPECIAL RATING SITUATIONS ..... RATE 21
A. Tentative Rates ..... RATE 21
B. Alternative Rates ..... RATE 21
C. Map "Grandfather" Rules--Effect of Map Revisions on Flood Insurance Rates .. RATE 21
D. Post-'81 V Zone Optional Rating ..... RATE 23
E. Policies Requiring Re-Rating ..... RATE 23
F. Submit-for-Rate ..... RATE 23
G. Crawl Space ..... RATE 24

XV. CONTENTS LOCATION ..... RATE 25
A. Single Family Dwellings ..... RATE 25
B. Multi-Family and Non-Residential Buildings ..... RATE 25

XVI. FIRMS WITH WAVE HEIGHTS ..... RATE 29
A. Procedure for Calculating Wave Height Adjustment ..... RATE 29
B. Wave Heights in Numbered Zones V1-V30 and VE 1981 Post-FIRM Construction ..... RATE 29
C. Unnumbered V Zones 1981 Post-FIRM Construction ..... RATE 30
D. Rate Selection Procedure ..... RATE 30

XVII. FLOODPROOFED BUILDINGS ..... RATE 30
A. Elevation Difference ..... RATE 30
B. Rating ..... RATE 30

XVIII. THE V-ZONE RISK FACTOR RATING FORM ..... RATE 31
A. Use ..... RATE 31
B. Submission ..... RATE 31

XIX. RATING EXAMPLES ..... RATE 47

CONDOMINIUMS ..... CONDO 1

I. METHODS OF INSURING CONDOMINIUMS ..... CONDO 1
A. Residential Condominium: Association Coverage on Building and Contents .... CONDO 1
B. Residential Condominium: Unit Owner's Coverage on Building and Contents. . CONDO 1
C. Other Residential Condominium: Condominium Association Policy, Association Coverage on Building and Contents ..... CONDO 1
D. Nonresidential (Commercial) Condominium: Building and Contents ..... CONDO 2
E. Nonresidential (Commercial) Condominium: Unit Owner's Coverage (Contents) ..... CONDO 2

II. POLICY FORM ..... CONDO 6

III. ELIGIBILITY REQUIREMENTS ..... CONDO 6
A. General Building Eligibility ..... CONDO 6
B. Condominium Building in the Course of Construction ..... CONDO 6

IV. COVERAGE ..... CONDO 6
A. Property Covered ..... CONDO 6
B. Coverage Limits ..... CONDO 7
C. Replacement Cost and Coinsurance ..... CONDO 7
D. Assessment Coverage ..... CONDO 7

TABLE OF CONTENTS (Continued)

SECTION PAGE

V. DEDUCTIBLES AND FEES ..... CONDO 7
A. Deductibles ..... CONDO 7
B. Federal Policy Fee ..... CONDO 8

VI. TENTATIVE RATES AND SCHEDULED BUILDINGS ..... CONDO 8

VII. COMMISSIONS (DIRECT BUSINESS ONLY) ..... CONDO 8

VIII. CANCELLATION OR ENDORSEMENT OF EXISTING UNIT OWNERS' DWELLING POLICIES ..... CONDO 8

IX. APPLICATION FORM ..... CONDO 8
A. Type of Building ..... CONDO 8
B. Replacement Cost Value ..... CONDO 8
C. Coverage ..... CONDO 9
D. Rates and Fees ..... CONDO 9

X. CONDOMINIUM RATING EXAMPLES ..... CONDO 23

LOWEST FLOOR GUIDE ..... LFG 1

I. LOWEST FLOOR DETERMINATION ..... LFG 1
A. Non-Elevated Buildings ..... LFG 1
B. Elevated Buildings in A Zones ..... LFG 1
C. Elevated Buildings in V Zones ..... LFG 2

II. USE OF ELEVATION CERTIFICATE ..... LFG 2
A. Mandatory Use of Elevation Certificate ..... LFG 2
B. Optional Rating Using the Elevation Certificate ..... LFG 2

III. SPECIFIC BUILDING DRAWINGS ..... LFG 8

SPECIAL CERTIFICATIONS ..... CERT 1

I. NFIP ELEVATION CERTIFICATE ..... CERT 1

II. PHOTO REQUIREMENTS ..... CERT 1

III. USING THE ELEVATION CERTIFICATE: SPECIAL CONSIDERATIONS ..... CERT 2
Section A - Property [Owner] Information ..... CERT 2
Section B - Flood Insurance Rate Map (FIRM) Information ..... CERT 2
Section C - Building Elevation Information (Survey Required) ..... CERT 2
Section D - Surveyor, Engineer, or Architect Certification ..... CERT 3
Section E - Building Elevation Information (Survey Not Required) for Zone AO and Zone A (Without BFE) ..... CERT 3
Section F - Property Owner (or Owner's Representative) Certification ..... CERT 3
Section G - Community Information (Optional) ..... CERT 3

IV. FLOODPROOFING CERTIFICATE ..... CERT 3
A. Purpose and Eligibility ..... CERT 3
B. Specifications ..... CERT 3
C. Rating ..... CERT 3
D. Certification ..... CERT 4

TABLE OF CONTENTS (Continued)

SECTION PAGE

PREFERRED RISK POLICY ..... PRP 1

I. GENERAL DESCRIPTION ..... PRP 1

II. ELIGIBILITY REQUIREMENTS ..... PRP 1
- A. Flood Zone ..... PRP 1
- B. Occupancy ..... PRP 1
- C. Loss History ..... PRP 1
- D. Exclusions ..... PRP 1

III. DOCUMENTATION ..... PRP 2

IV. RENEWAL ..... PRP 2

V. COVERAGE LIMITS ..... PRP 2

VI. REPLACEMENT COST COVERAGE ..... PRP 2

VII. DISCOUNTS/FEES/ICC PREMIUM ..... PRP 2

VIII. DEDUCTIBLES ..... PRP 2

IX. ENDORSEMENTS ..... PRP 2

X. CONVERSION OF STANDARD RATED POLICY TO PRP DUE TO MISRATING ..... PRP 2

XI. CONVERSION OF STANDARD RATED POLICY TO PRP DUE TO MAP REVISION, LOMA, OR LOMR ..... PRP 4

XII. CONVERSION OF PRP TO STANDARD RATED POLICY ..... PRP 4

XIII. COMPLETING THE FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION ..... PRP 4
- A. Policy Status ..... PRP 4
- B. Policy Term ..... PRP 4
- C. Agent Information ..... PRP 4
- D. Insured's Mailing Address ..... PRP 4
- E. Disaster Assistance ..... PRP 4
- F. First Mortgagee ..... PRP 4
- G. Second Mortgagee or Other ..... PRP 4
- H. Property Location ..... PRP 5
- I. Community ..... PRP 5
- J. Building and Contents ..... PRP 5
- K. Notice ..... PRP 5
- L. Premium ..... PRP 5
- M. Signature ..... PRP 5

MORTGAGE PORTFOLIO PROTECTION PROGRAM ..... MPPP 1

I. BACKGROUND ..... MPPP 1

II. REQUIREMENTS FOR PARTICIPATING IN THE MPPP ..... MPPP 2
- A. General ..... MPPP 2
- B. WYO Arrangement Article III--Fees ..... MPPP 2
- C. Use of WYO Company Fees for Lenders/Servicers or Others ..... MPPP 2
- D. Notification ..... MPPP 2
- E. Eligibility ..... MPPP 3
- F. Source of Offering ..... MPPP 3
- G. Dual Interest ..... MPPP 3
- H. Term of Policy ..... MPPP 3

TABLE OF CONTENTS (Continued)

SECTION PAGE

I. Coverage Offered ... MPPP 3
J. Policy Form ... MPPP 4
K. Waiting Period ... MPPP 4
L. Premium Payment ... MPPP 4
M. Underwriting--Application ... MPPP 4
N. Rates ... MPPP 4
O. Policy Declaration Page Notification Requirements ... MPPP 4
P. Policy Reformation--Policy Correction ... MPPP 5
Q. Coverage Basis--Actual Cash Value or Replacement Cost ... MPPP 5
R. Deductible ... MPPP 5
S. Federal Policy Fee ... MPPP 5
T. Renewability ... MPPP 5
U. Cancellations ... MPPP 6
V. Endorsement ... MPPP 6
W. Assignment to a Third Party ... MPPP 6
X. Article XIII--Restriction on Other Flood Insurance ... MPPP 6

GENERAL CHANGE ENDORSEMENT ... END 1

I. ENDORSEMENT RULES ... END 1
A. Coverage Endorsements ... END 1
B. Rating Endorsements ... END 1
C. Misrated Policy ... END 2
D. Conversion of Standard Rated Policy to PRP Due to Misrating or Map Revision END 2
E. Changing Deductibles ... END 2
F. Correcting Property Address ... END 2

II. ENDORSEMENT PROCESSING PRIOR TO POLICY RENEWAL (NFIP DIRECT BUSINESS ONLY) ... END 3
A. During Last 90 Days of Policy Term ... END 3
B. During Last 75 Days of Policy Term ... END 3
C. Refunds Generated from Endorsement Processing ... END 3

III. PREPARATION OF FORM ... END 3
A. General Instructions ... END 3
B. Refund Processing Procedures ... END 3

IV. ENDORSEMENT RATING EXAMPLES ... END 5

POLICY RENEWALS ... REN 1

I. GENERAL INFORMATION ... REN 1

II. RENEWAL NOTICE ... REN 1
A. Renewing for the Same Coverage--Option A ... REN 1
B. Inflation Factor--Option B ... REN 1
C. No Renewal Notice Generated ... REN 1

III. PREMIUM PAYMENT DUE ... REN 1

IV. FINAL NOTICE ... REN 2

V. RENEWAL EFFECTIVE DATE DETERMINATION ... REN 2

VI. INSUFFICIENT RENEWAL INFORMATION ... REN 2

VII. ENDORSEMENTS DURING RENEWAL CYCLE ... REN 2

VIII. SEVERE REPETITIVE LOSS PROPERTIES ... REN 2

TABLE OF CONTENTS (Continued)

SECTION PAGE

CANCELLATION/NULLIFICATION ..... CN 1

I. PROCEDURES AND VALID REASONS ..... CN 1
A. Refund Processing Procedures ..... CN 1
B. Reason Codes for Cancellation/Nullification of NFIP Policies ..... CN 1

II. COMPLETING THE CANCELLATION/NULLIFICATION REQUEST FORM ..... CN 7
A. Current Policy Number ..... CN 7
B. Policy Term ..... CN 7
C. Agent Information ..... CN 7
D. Insured Mail Address ..... CN 7
E. First Mortgagee ..... CN 7
F. Other Parties Notified ..... CN 7
G. Property Location ..... CN 7
H. Cancellation Reason Code ..... CN 7
I. Refund ..... CN 7
J. Signature ..... CN 7

CLAIMS ..... CL 1

I. INSURED'S RESPONSIBILITIES ..... CL 1

II. PRODUCER'S RESPONSIBILITIES ..... CL 1

III. SINGLE ADJUSTER PROGRAM IMPLEMENTATION ..... CL 1
A. Schedule and Notification ..... CL 1
B. Training ..... CL 2
C. Producer Responsibilities ..... CL 2

IV. INCREASED COST OF COMPLIANCE (ICC) CLAIMS ..... CL 2

POLICY ..... POL 1

DWELLING FORM:

SUMMARY OF SIGNIFICANT CHANGES, DECEMBER 2000 ..... POL 2

I. AGREEMENT ..... POL 3

II. DEFINITIONS ..... POL 3

III. PROPERTY COVERED ..... POL 5

IV. PROPERTY NOT COVERED ..... POL 10

V. EXCLUSIONS ..... POL 11

VI. DEDUCTIBLES ..... POL 12

VII. GENERAL CONDITIONS ..... POL 12

VIII. LIBERALIZATION CLAUSE ..... POL 20

IX. WHAT LAW GOVERNS ..... POL 20

CLAIM GUIDELINES IN CASE OF A FLOOD ..... POL 21

TABLE OF CONTENTS (Continued)

SECTION PAGE

GENERAL PROPERTY FORM:

SUMMARY OF SIGNIFICANT CHANGES, DECEMBER 2000 ..... POL 22

I. AGREEMENT ..... POL 23

II. DEFINITIONS ..... POL 23

III. PROPERTY COVERED ..... POL 25

IV. PROPERTY NOT COVERED ..... POL 30

V. EXCLUSIONS ..... POL 31

VI. DEDUCTIBLES ..... POL 32

VII. GENERAL CONDITIONS ..... POL 32

VIII. LIBERALIZATION CLAUSE ..... POL 39

IX. WHAT LAW GOVERNS ..... POL 39

CLAIM GUIDELINES IN CASE OF A FLOOD ..... POL 40

RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY:

SUMMARY OF SIGNIFICANT CHANGES, DECEMBER 2000 ..... POL 42

I. AGREEMENT ..... POL 43

II. DEFINITIONS ..... POL 43

III. PROPERTY COVERED ..... POL 45

IV. PROPERTY NOT COVERED ..... POL 50

V. EXCLUSIONS ..... POL 50

VI. DEDUCTIBLES ..... POL 51

VII. COINSURANCE ..... POL 52

VIII. GENERAL CONDITIONS ..... POL 53

IX. LIBERALIZATION CLAUSE ..... POL 60

X. WHAT LAW GOVERNS ..... POL 60

CLAIM GUIDELINES IN CASE OF A FLOOD ..... POL 61

TABLE OF CONTENTS (Continued)

SECTION PAGE

FLOOD MAPS ..... MAP 1

I. OVERVIEW ..... MAP 1
A. Types of Flood Maps ..... MAP 1
B. Map Information ..... MAP 1
C. Communities Without a Map ..... MAP 1

II. MAP ZONES ..... MAP 2
A. Special Flood Hazard Areas (SFHAs) ..... MAP 2
B. Moderate, Minimal Hazard Areas ..... MAP 2

III. LOCATING A SPECIFIC PROPERTY ON A MAP ..... MAP 2

IV. CHANGING OR CORRECTING A FLOOD MAP ..... MAP 3
A. Letter of Map Amendment (LOMA) ..... MAP 3
B. Letter of Map Revision (LOMR) ..... MAP 3
C. Physical Map Revision ..... MAP 3

V. ORDERING FLOOD MAPS ..... MAP 4
A. Ordering Instructions ..... MAP 4
B. Prices ..... MAP 4
C. Map Revisions ..... MAP 4

PROVISIONAL RATING ..... PR 1

I. GENERAL DESCRIPTION ..... PR 1

II. ELIGIBILITY REQUIREMENTS ..... PR 1

III. REFORMATION ..... PR 1
A. Limitations ..... PR 1
B. Endorsement Procedure ..... PR 1
C. Endorsement Alternative ..... PR 1

IV. NOTIFICATION REQUIREMENTS ..... PR 1

V. COMPLETING THE PROVISIONAL RATING QUESTIONNAIRE ..... PR 2
A. General Directions ..... PR 2
B. Guidance for Determining Building Elevated on Fill ..... PR 2

VI. PROVISIONAL RATING EXAMPLE ..... PR 4

COASTAL BARRIER RESOURCES SYSTEM ..... CBRS 1

LIST OF COMMUNITIES ..... CBRS 3

COMMUNITY RATING SYSTEM ..... CRS 1

I. GENERAL DESCRIPTION ..... CRS 1

II. ELIGIBILITY ..... CRS 1

III. CLASSIFICATIONS AND DISCOUNTS ..... CRS 1

TABLE OF CONTENTS (Continued)

SECTION PAGE

IV. CRS ACTIVITIES THAT CAN DIRECTLY BENEFIT INSURANCE AGENTS ..... CRS 1

ELIGIBLE COMMUNITIES ..... CRS 2

GUIDANCE FOR SEVERE REPETITIVE LOSS PROPERTIES ..... SRL 1

I. GENERAL DESCRIPTION ..... SRL 1

II. NOTIFICATION REQUIREMENTS ..... SRL 1

III. DISPUTE RESOLUTION ..... SRL 1

IV. MITIGATION ..... SRL 2

DEFINITIONS ..... DEF 1

INDEX ..... IND 1

LIST OF TABLES

SECTION/TABLE PAGE

REFERENCE

NFIP Servicing Agent Contact Information for NFIP Direct Program Agents ..... REF 3
NFIP General Contact Information for All NFIP Stakeholders ..... REF 4
NFIP Bureau and Statistical Agent Regional Offices ..... REF 5

GENERAL RULES

Matching Standard Flood Insurance Policy Forms with Specific Risks ..... GR 2

RATING

Amount of Insurance Available ..... RATE 1
Table 1. Emergency Program Rates ..... RATE 1
Table 2. Regular Program--Pre-FIRM Construction Rates ..... RATE 2
Table 3. Regular Program--Post-FIRM Construction Rates ..... RATE 3
Table 4. Regular Program--FIRM Zone AR and AR Dual Zones Rates ..... RATE 9
Table 5. Regular Program--Pre-FIRM and Post-FIRM Elevation-Rated Rates ..... RATE 10
Table 6. Precalculated Pre-FIRM Premium Table ..... RATE 11
Table 7. Federal Policy Fee and Probation Surcharge Table ..... RATE 12
Table 8A. Standard Deductibles ..... RATE 12
Table 8B. Deductible Factors ..... RATE 13
Table 9. Standard Flood Insurance Policy Increased Cost of Compliance (ICC) Coverage Premiums ..... RATE 14
Table 10. V-Zone Risk Rating RelativitiesTable ..... RATE 32

CONDOMINIUMS

Table 1. Condominium Underwriting Guidelines ..... CONDO 3
Table 2. Condominium Rating Chart ..... CONDO 4
Table 3. RCBAP High-Rise Condominium Rates ..... CONDO 10
Table 4. RCBAP Low-Rise Condominium Rates ..... CONDO 14
Table 5. RCBAP High-Rise and Low-Rise Condominium Rates--1981 Post-FIRM V1-V30, VE Zone Rates ..... CONDO 19
Table 6. RCBAP High-Rise and Low-Rise Condominium Rates--Increased Cost of Compliance (ICC) Coverage ..... CONDO 21
Table 7. RCBAP Deductible Factors – All Zones ..... CONDO 22

SPECIAL CERTIFICATIONS

Approved Communities for Residential Basement Floodproofing Rating Credit ..... CERT 5

PREFERRED RISK POLICY

The PRP at a Glance ..... PRP 1
PRP Coverages Available Effective May 1, 2004 ..... PRP 3

MORTGAGE PORTFOLIO PROTECTION PROGRAM

Mortgage Portfolio Protection Program Rate and Increased Cost of Compliance (ICC) Table ..... MPPP 1

POLICY RENEWALS

Summary of Policy Notices ..... REN 3

LIST OF TABLES (Continued)

SECTION/TABLE PAGE

CANCELLATION/NULLIFICATION

Processing Outcomes for Cancellation/Nullification of a Flood Insurance Policy..... CN 8

FLOOD MAPS

MSC Products, Services, and Fees ..... MAP 5

COASTAL BARRIER RESOURCES SYSTEM

List of Communities..... CBRS 3

COMMUNITY RATING SYSTEM

CRS Premium Discounts ..... CRS 1
Eligible Communities..... CRS 2

LIST OF ILLUSTRATIONS

SECTION/ILLUSTRATION PAGE

APPLICATION

Flood Insurance Application - Part 1 .....APP 9
Flood Insurance Application - Part 2 .....APP 10

RATING

V-Zone Risk Factor Rating Form and Instructions .....RATE 33

LOWEST FLOOR GUIDE

Lowest Floor Determination Guide.....LFG 3

SPECIAL CERTIFICATIONS

Residential Basement Floodproofing Certificate ..... CERT 7
Floodproofing Certificate for Non-Residential Structures..... CERT 9
Elevation Certificate and Instructions - New Edition (2/13/2006)..... CERT 11
Elevation Certificate and Instructions - Old Edition (1/1/2003) ..... CERT 27

PREFERRED RISK POLICY

Flood Insurance Preferred Risk Policy Application .....PRP 6

GENERAL CHANGE ENDORSEMENT

Flood Insurance General Change Endorsement.....END 13

POLICY RENEWALS

Renewal Notice ..... REN 4
Final Notice…… ..... REN 6
Credit Card Payment Form .....REN 8

CANCELLATION/NULLIFICATION

Flood Insurance Cancellation/Nullification Request Form .....CN 9

POLICY

Standard Flood Insurance Policy - Dwelling Form ..... POL 3
Standard Flood Insurance Policy - General Property Form ..... POL 23
Standard Flood Insurance Policy - Residential Condominium Building Association Policy ..... POL 43

FLOOD MAPS

Sample Flood Insurance Rate Map (FIRM) ..... MAP 7
Sample Flood Hazard Boundary Map (FHBM) ..... MAP 8

LIST OF ILLUSTRATIONS (Continued)

SECTION/ILLUSTRATION PAGE

PROVISIONAL RATING

Provisional Rating Questionnaire ..... PR 3
Sample Notice to Accompany Provisionally Rated Policies ..... PR 5

GUIDANCE FOR SEVERE REPETITIVE LOSS PROPERTIES

Agent's 90-Day Notification Letter ..... SRL 3
Lender's 90-Day Notification Letter ..... SRL 5
Policyholder's 90-Day Notification Letter ..... SRL 7