PREFERRED RISK POLICY

I. GENERAL DESCRIPTION

The Preferred Risk Policy (PRP) is a Standard Flood Insurance Policy (SFIP), written using the Dwelling Form or General Property Form, that offers low-cost coverage to owners and tenants of eligible buildings located in the moderate-risk B, C, and X Zones in the National Flood Insurance Program (NFIP) Regular Program communities.

For residential properties, the maximum coverage combination is \$250,000 building and \$100,000 contents. Up to \$100,000 contents-only coverage is available.

For non-residential properties, the maximum coverage combination is \$500,000 building and \$500,000 contents. Up to \$500,000 contents-only coverage is available.

Only 1 building can be insured per policy, and only 1 policy can be written on each building.

II. ELIGIBILITY REQUIREMENTS

A. Flood Zone

To be eligible for coverage under the PRP, the building must be in a B, C, or X Zone on the effective date of the policy, with the following exceptions:

- Buildings that were newly designated within a Special Flood Hazard Area (SFHA) due to a map revision on or after October 1, 2008, and before January 1, 2011, are eligible for a PRP for 2 policy years if their policy effective date is between January 1, 2011, and December 31, 2012.
- Buildings that are newly designated within an SFHA due to a map revision on or after January 1, 2011, are eligible for a PRP for 2 policy years from the map revision date.

Buildings meeting the above requirement must also meet the PRP loss history requirements. At the end of the 2-year PRP Eligibility Extension period following a map revision, policies on these buildings must be written as standard-rated policies.

For the purpose of determining the flood zone, the agent/producer may use the Flood Insurance Rate Map (FIRM) in effect at the time of application and

presentment of premium, except when the building is eligible for the PRP under the 2-year PRP Eligibility Extension. The flood map available at the time of the renewal offer determines a building's continued eligibility for the PRP. NFIP grandfathering rules do not apply to the PRP.

B. Occupancy

Combined building/contents amounts of insurance are available for owners of all eligible occupancy types — 1–4 family properties (including individual condominium units in condominium buildings), other residential properties, and non-residential properties.

Contents-only coverage is available for tenants and owners of all eligible occupancies, except when contents are located entirely in a basement.

C. Loss History

A building's eligibility for the PRP is based on the preceding requirements and on the building's flood loss history. If one of the following conditions exists within any 10-year period, regardless of any change(s) in ownership of the building, then the building is not eligible for the PRP:

- 2 flood insurance claim payments for separate losses, each more than \$1,000; or
- 3 or more flood insurance claim payments for separate losses, regardless of amount; or
- 2 Federal flood disaster relief payments (including loans and grants) for separate occurrences, each more than \$1,000; or
- 3 Federal flood disaster relief payments (including loans and grants) for separate occurrences, regardless of amount; *or*
- 1 flood insurance claim payment and 1 Federal flood disaster relief payment (including loans and grants), each for separate losses and each more than \$1,000.

In determining a building's flood loss history for PRP eligibility, Federal flood disaster relief payments (including loans and grants) are considered only if the building sustained flood damage.

THE PRP AT A GLANCE

	MAXIMUM LIMITS BY OCCUPANCY TYPE							
COVERAGE TYPE	1-4 FAMILY	OTHER RESIDENTIAL	NON-RESIDENTIAL					
Combined Building/ Contents	\$250,000/ \$100,000	\$250,000/ \$100,000	\$500,000/ \$500,000					
Contents Only	\$100,000	\$100,000	\$500,000					

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III. INELIGIBILITY

For help in determining eligibility/ineligibility of various condominium risks, use the PRP Condominium Rating Chart in this section.

- Buildings and/or contents in Emergency Program communities are not eligible for the PRP.
- Buildings and/or contents in SFHAs are not eligible for the PRP, unless eligible under the 2-year PRP Eligibility Extension.
- Multi-unit residential condominium buildings eligible under the Residential Condominium Building Association Policy (RCBAP) are not eligible for the PRP.
- Individual residential condominium units in nonresidential condominium buildings are not eligible for building coverage.
- Individual non-residential condominium units are not eligible for building coverage.
- Contents located entirely in a basement are not eligible for contents-only coverage. However, contents located entirely in an enclosure are eligible.
- Condominium units are not eligible for Increased Cost of Compliance (ICC) coverage.
- Buildings on Leased Federal Property determined by the Administrator to be located on the river-facing side of any dike, levee, or other riverine flood-control structure, or seaward of any seawall or other coastal flood-control structure are not eligible for the PRP.

IV. DOCUMENTATION

All PRP new business applications must include current documentation of eligibility for the PRP. Such applications must be accompanied by 1 of the following:

- A Letter of Map Amendment (LOMA);
- A Letter of Map Revision (LOMR);
- A Letter of Determination Review (LODR);
- A copy of the most recent flood map marked to show the exact location of the property and flood zone of the building;
- A letter indicating the property address and flood zone of the building, and signed and dated by a local community official;
- An Elevation Certificate 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.

If issuing coverage under the 2-year PRP Eligibility Extension, the previous and current zones must each be documented with 1 of the items from the list above.

An agent/producer writing through a Write Your Own (WYO) Company should contact that company for guidance.

V. RENEWAL

An eligible risk renews automatically without submission of a new application. If, during a policy term, the risk fails to meet the eligibility requirements, it cannot be renewed as a PRP. It must be nonrenewed or rewritten as a standard-rated policy.

Effective May 1, 2008, if there has been a map change during the policy term that may affect the insured property, proof of the building's continued eligibility for the PRP must be provided for the policy to be renewed. In addition, effective January 1, 2011, PRPs renewed under the 2-year PRP Eligibility Extension must have the current and previous flood maps to document the building's eligibility.

VI. COVERAGE LIMITATIONS

The elevated building coverage limitation provisions do not apply to the PRP; however, basement coverage limitations do apply.

VII. REPLACEMENT COST COVERAGE

Replacement cost coverage is provided only under the Dwelling Form when the building is the principal residence of the insured and the building coverage limits are at least 80 percent of the replacement cost of the building at the time of the loss, or the maximum limits available under the NFIP.

VIII. DISCOUNTS/FEES/ICC PREMIUM

- Community Rating System (CRS) discounts are not available for the PRP.
- The \$50 Community Probation Surcharge is added, when applicable.
- The Federal Policy Fee of \$20 is included in the premium and is not subject to commission.
- The ICC premium of \$5 is included in the premium.
 Deduct this amount if the risk is a condominium unit.

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IX. DEDUCTIBLES

The standard deductible for PRPs is \$1,000 each for building and contents, applied separately. Optional deductibles are not available for PRPs.

X. ENDORSEMENTS

The PRP may be endorsed to:

- Increase coverage mid-term, subject to the coverage limits in effect when the policy was issued or renewed. See the General Change Endorsement section for an example.
- Correct misratings, such as incorrect building description or community number.

XI. 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 PRP may be endorsed or canceled and rewritten as a PRP for only the current policy term. In addition, effective January 1, 2011, standard-rated policies, regardless of zone, found to be eligible for the 2-year PRP extension may be endorsed or canceled and rewritten.

When a risk has been rated with other than B, C, or X Zone rates 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 term; and
- The policy has no open claim or closed paid claim on the policy term being canceled.

The new PRP building and/or contents coverage will be equal either to 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, the policy should be endorsed for building and contents coverage with a 30-day waiting period applied.

XII. CONVERSION OF STANDARD-RATED POLICY TO PRP DUE TO THE 2-YEAR PRP ELIGIBILITY EXTENSION

A policy correctly written as a standard-rated policy and determined to be newly eligible for extended PRP rating may be endorsed at its next renewal, or rewritten as a PRP for 2 policy terms. When converting a standard-rated policy to a PRP due to the 2-year PRP Eligibility Extension, the 30-day waiting period will not apply if the standard-rated policy has only building coverage and is rewritten as a PRP that includes contents coverage.

XIII. CONVERSION OF STANDARD-RATED POLICY TO PRP DUE TO MAP REVISION, LOMA, OR LOMR

A standard-rated policy may be endorsed or canceled and rewritten as a PRP as a result of a map revision, LOMA, or LOMR if the effective date of the map change was on or after February 1, 2005.

The policy may be cancelled/rewritten using Cancellation Reason Code 24 under the following conditions:

- The request to cancel/rewrite the standard-rated policy must be received during the policy term or within 6 months of the policy expiration date.
- The standard-rated policy has no open claim or closed paid claim on the policy terms being canceled.
- The property meets all other PRP eligibility requirements.

The building and/or contents coverage on the new PRP must be equal either to the building limit and/or contents limit issued under the standard-rated policy, or to the next-higher limit available under the PRP if there is no PRP option equal to the standard-rated policy building and/or contents limit.

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PREFERRED RISK POLICY CONDOMINIUM RATING CHART

RESIDENTIAL SINGLE-UNIT BUILDING OR TOWNHOUSE-/ROWHOUSE-TYPE BUILDING WITH SEPARATE ENTRANCE FOR EACH UNIT

PURCHASER OF POLICY	BUILDING OCCUPANCY ¹	CONDO UNIT INDICATOR ¹	PRP ELIGIBILITY	RATE TABLE	POLICY FORM
UNIT OWNER	SINGLE FAMILY	YES	YES	1-4 FAMILY RESIDENTIAL	DWELLING
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	SINGLE FAMILY	YES	YES	1-4 FAMILY RESIDENTIAL	DWELLING
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	NO	N/A	N/A

MULTI-UNIT RESIDENTIAL BUILDING - 2 TO 4 UNITS PER BUILDING

PURCHASER OF POLICY	BUILDING OCCUPANCY ¹	CONDO UNIT INDICATOR ¹	PRP ELIGIBILITY	RATE TABLE	POLICY FORM
UNIT OWNER	2-4	YES	YES	1-4 FAMILY RESIDENTIAL	DWELLING
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	2-4	YES	YES	1-4 FAMILY RESIDENTIAL	DWELLING
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	NO	N/A	N/A

MULTI-UNIT RESIDENTIAL BUILDING - 5 OR MORE UNITS PER BUILDING

PURCHASER OF POLICY	BUILDING OCCUPANCY ¹	CONDO UNIT INDICATOR ¹	PRP ELIGIBILITY	RATE TABLE	POLICY FORM
UNIT OWNER	OTHER RESIDENTIAL	YES	YES	OTHER RESIDENTIAL	DWELLING
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	OTHER RESIDENTIAL	YES	YES	OTHER RESIDENTIAL	DWELLING
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	NO	N/A	N/A

NON-RESIDENTIAL BUILDING

PURCHASER OF POLICY	BUILDING OCCUPANCY ¹	CONDO UNIT INDICATOR ¹	PRP ELIGIBILITY	RATE TABLE	POLICY FORM					
UNIT OWNER	NON-RESIDENTIAL	YES (BUILDING COVERAGE NOT AVAILABLE, ONLY CONTENTS)	YES	NON-RESIDENTIAL CONTENTS ONLY	GENERAL PROPERTY					
UNIT OWNER	SINGLE FAMILY	YES (BUILDING COVERAGE NOT AVAILABLE, ONLY CONTENTS)	YES	1-4 FAMILY RESIDENTIAL OR OTHER RESIDENTIAL IF 5 OR MORE UNITS	DWELLING					
ASSOCIATION (ENTIRE BUILDING)	NON-RESIDENTIAL	N/A	YES	NON-RESIDENTIAL BUILDING AND CONTENTS	GENERAL PROPERTY					

¹ When there is a mixture of residential and commercial usage within a single building, refer to the General Rules section of the NFIP Flood Insurance Manual.

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PRP COVERAGE LIMITS AVAILABLE EFFECTIVE JANUARY 1, 2011

1-4 FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}

WIT	H BASEMENT OR ENCLOSE	JRE⁴	WITHOUT BASEMENT OR ENCLOSURE ⁵				
BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM		
\$ 20,000	\$ 8,000	\$154	\$ 20,000	\$ 8,000	\$129		
\$ 30,000	\$ 12,000	\$185	\$ 30,000	\$ 12,000	\$160		
\$ 50,000	\$ 20,000	\$236	\$ 50,000	\$ 20,000	\$211		
\$ 75,000	\$ 30,000	\$277	\$ 75,000	\$ 30,000	\$247		
\$100,000	\$ 40,000	\$304	\$100,000	\$ 40,000	\$274		
\$125,000	\$ 50,000	\$324	\$125,000	\$ 50,000	\$294		
\$150,000	\$ 60,000	\$343	\$150,000	\$ 60,000	\$313		
\$200,000	\$ 80,000	\$378	\$200,000	\$ 80,000	\$343		
\$250,000	\$100,000	\$405	\$250,000	\$100,000	\$365		

ALL RESIDENTIAL CONTENTS-ONLY COVERAGE^{1, 2, 6}

CONTENTS ABOVE GROUND	LEVEL MORE THAN ONE FLOOR	ALL OTHER LOCATIONS (BA	SEMENT-ONLY NOT ELIGIBLE)
CONTENTS	PREMIUM	CONTENTS	PREMIUM
\$ 8,000	\$49	\$ 8,000	\$68
\$ 12,000	\$65	\$ 12,000	\$92
\$ 20,000	\$96	\$ 20,000	\$128
\$ 30,000	\$110	\$ 30,000	\$147
\$ 40,000	\$122	\$ 40,000	\$164
\$ 50,000	\$134	\$ 50,000	\$181
\$ 60,000	\$146	\$ 60,000	\$198
\$ 80,000	\$170	\$ 80,000	\$218
\$100,000	\$194	\$100,000	\$238

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}

With Basement or Enclosure⁴

CO	NTENTS COVERAGE	\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
	\$ 20,000	\$168	\$182	\$195	\$208	\$220	\$231	\$242	\$252	\$262
	\$ 30,000	\$182	\$196	\$209	\$222	\$234	\$245	\$256	\$266	\$276
RAGE	\$ 50,000	\$216	\$230	\$243	\$256	\$268	\$279	\$290	\$300	\$310
OVER	\$ 75,000	\$232	\$246	\$259	\$272	\$284	\$295	\$306	\$316	\$326
G C0	\$100,000	\$254	\$268	\$281	\$294	\$306	\$317	\$328	\$338	\$348
LDIN	\$125,000	\$261	\$275	\$288	\$301	\$313	\$324	\$335	\$345	\$355
BUIL	\$150,000	\$266	\$280	\$293	\$306	\$318	\$329	\$340	\$350	\$360
ш	\$200,000	\$297	\$311	\$324	\$337	\$349	\$360	\$371	\$381	\$391
	\$250,000	\$314	\$328	\$341	\$354	\$366	\$377	\$388	\$398	\$408

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}

Without Basement or Enclosure⁵

CC	NTENTS COVERAGE	\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
	\$ 20,000	\$140	\$152	\$163	\$174	\$184	\$194	\$203	\$212	\$220
	\$ 30,000	\$158	\$169	\$180	\$191	\$201	\$211	\$220	\$229	\$237
8	\$ 50,000	\$193	\$204	\$215	\$226	\$236	\$246	\$255	\$264	\$272
OVER,	\$ 75,000	\$213	\$224	\$235	\$245	\$255	\$265	\$274	\$283	\$291
ပ	\$100,000	\$231	\$242	\$253	\$263	\$273	\$283	\$292	\$301	\$309
DING	\$125,000	\$240	\$251	\$262	\$272	\$282	\$291	\$300	\$309	\$317
BUL	\$150,000	\$247	\$258	\$269	\$279	\$289	\$298	\$307	\$316	\$324
"	\$200,000	\$275	\$286	\$297	\$307	\$317	\$326	\$335	\$343	\$351
	\$250,000	\$290	\$301	\$312	\$322	\$332	\$341	\$350	\$358	\$366

- 1 Add the \$50 Probation Surcharge, if applicable.
- $2\,$ Premium includes Federal Policy Fee of \$20.
- ${\small 3\>\> Premium\> includes\> ICC\> premium\> of\> \$5.\> Deduct\> this\> amount\> if\> the\> risk\> is\> a\> condominium\> unit.}$
- 4 Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces. See footnote 5.
- 5 Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.
- 6 Use this "All Residential Contents-Only Coverage" premium table for individual residential condominium unit contents-only policies.

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PRP COVERAGE LIMITS AVAILABLE EFFECTIVE JANUARY 1, 2011 (continued)

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2}

With Basement or Enclosure³

CON	TENTS COVERAGE	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
	\$ 50,000	\$ 897	\$1,156	\$1,404	\$1,640	\$1,865	\$2,079	\$2,282	\$2,473	\$2,653	\$2,822
	\$100,000	\$1,271	\$1,530	\$1,777	\$2,013	\$2,238	\$2,452	\$2,655	\$2,846	\$3,026	\$3,195
병	\$150,000	\$1,546	\$1,805	\$2,052	\$2,288	\$2,513	\$2,727	\$2,930	\$3,121	\$3,301	\$3,470
ERA	\$200,000	\$1,695	\$1,954	\$2,201	\$2,437	\$2,662	\$2,876	\$3,079	\$3,270	\$3,450	\$3,619
COVERAGE	\$250,000	\$1,800	\$2,059	\$2,306	\$2,542	\$2,767	\$2,981	\$3,184	\$3,375	\$3,555	\$3,724
1 -	\$300,000	\$1,916	\$2,175	\$2,422	\$2,658	\$2,883	\$3,097	\$3,300	\$3,491	\$3,671	\$3,840
BUILDING	\$350,000	\$2,044	\$2,303	\$2,550	\$2,786	\$3,011	\$3,225	\$3,427	\$3,618	\$3,798	\$3,967
B	\$400,000	\$2,128	\$2,387	\$2,634	\$2,870	\$3,095	\$3,309	\$3,511	\$3,702	\$3,882	\$4,051
	\$450,000	\$2,224	\$2,483	\$2,730	\$2,966	\$3,191	\$3,405	\$3,607	\$3,798	\$3,978	\$4,147
	\$500,000	\$2,329	\$2,588	\$2,835	\$3,071	\$3,296	\$3,510	\$3,712	\$3,903	\$4,083	\$4,252

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2}

Without Basement or Enclosure4

CON	TENTS COVERAGE	\$50,000	\$100,000	\$150,000	\$200,000	\$250,000	\$300,000	\$350,000	\$400,000	\$450,000	\$500,000
	\$ 50,000	\$ 567	\$ 705	\$ 837	\$ 963	\$1,083	\$1,197	\$1,305	\$1,407	\$1,503	\$1,593
	\$100,000	\$ 759	\$ 897	\$1,029	\$1,155	\$1,275	\$1,389	\$1,497	\$1,599	\$1,695	\$1,785
냻	\$150,000	\$ 902	\$1,040	\$1,172	\$1,298	\$1,418	\$1,532	\$1,640	\$1,742	\$1,838	\$1,928
ERA	\$200,000	\$1,051	\$1,189	\$1,321	\$1,447	\$1,567	\$1,681	\$1,789	\$1,891	\$1,987	\$2,077
COVERAGE	\$250,000	\$1,151	\$1,289	\$1,421	\$1,547	\$1,667	\$1,781	\$1,889	\$1,991	\$2,087	\$2,177
NG (\$300,000	\$1,257	\$1,395	\$1,527	\$1,653	\$1,773	\$1,887	\$1,995	\$2,097	\$2,193	\$2,283
₽	\$350,000	\$1,314	\$1,452	\$1,584	\$1,710	\$1,830	\$1,944	\$2,052	\$2,154	\$2,250	\$2,340
B	\$400,000	\$1,377	\$1,515	\$1,647	\$1,773	\$1,893	\$2,007	\$2,115	\$2,217	\$2,313	\$2,403
	\$450,000	\$1,446	\$1,584	\$1,716	\$1,842	\$1,962	\$2,076	\$2,184	\$2,286	\$2,382	\$2,472
	\$500,000	\$1,521	\$1,659	\$1,791	\$1,917	\$2,037	\$2,151	\$2,259	\$2,361	\$2,457	\$2,547

NON-RESIDENTIAL CONTENTS-ONLY COVERAGE^{1, 2, 5}

CONTENTS ABOVE GROUND	LEVEL MORE THAN ONE FLOOR	ALL OTHER LOCATIONS (BASEMENT-ONLY NOT ELIGIBLE)			
CONTENTS	PREMIUM	CONTENTS	PREMIUM		
\$ 50,000	\$162	\$ 50,000	\$ 347		
\$100,000	\$237	\$100,000	\$ 517		
\$150,000	\$312	\$150,000	\$ 687		
\$200,000	\$387	\$200,000	\$ 857		
\$250,000	\$462	\$250,000	\$1,027		
\$300,000	\$537	\$300,000	\$1,197		
\$350,000	\$612	\$350,000	\$1,367		
\$400,000	\$687	\$400,000	\$1,537		
\$450,000	\$762	\$450,000	\$1,707		
\$500,000	\$837	\$500,000	\$1,877		

 $^{1\,}$ Add the \$50 Probation Surcharge, if applicable.

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² Premium includes Federal Policy Fee of \$20.

³ Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces. See footnote 4.

⁴ Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

 $^{5 \ \ \}text{Premium includes ICC premium of 5. Deduct this amount if the risk is a condominium unit. }$

XIV. CONVERSION OF PRP TO STANDARD-RATED POLICY

A PRP must be canceled and rewritten to a standardrated policy if the risk does not meet the PRP eligibility requirements on the policy effective date. (See the Eligibility Requirements subsection in this section.)

The building and/or contents coverage on the new standard-rated policy cannot exceed the building limit and/or contents limit issued under the PRP.

Policyholders will have 30 days from notification to pay the additional premium due, or 60 days to obtain additional information if needed to rate the policy, and then 30 days to pay the additional premium due. The premium due will be calculated from the beginning of the policy term to restore the originally requested limits without a waiting period.

If increased coverage limits are desired, the new standard-rated policy must be endorsed; the 30-day waiting period will apply.

XV. COMPLETING THE FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION

A. Policy Status

□ NEW	CURRENT POLICY NUMBER	
	IF NEW, LEAVE BLANK	

In the upper right corner of the form, check the appropriate box to indicate if the application is for a NEW policy or RENEWAL of an existing policy. If the application is for a renewal, enter the current 10-digit policy number.

B. Policy Term

	DIRECT BILL INSTRU	JCTIONS:			
POLICY TERM	☐ BILL INSURED	☐ BILL FIRST MORTGAGEE	BILL SECOND MORTGAGEE	□ BILL LOSS PAYEE	☐ BILL OTHER

Check the appropriate box to indicate who should receive the renewal bill. If BILL FIRST MORTGAGEE is checked, complete the "First Mortgagee" section. If BILL SECOND MORTGAGEE, BILL LOSS PAYEE, or BILL OTHER is checked, complete the "Second Mortgagee or Other" section.

POLICY PERIOD IS FROM	_ TO
12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY I	LOCATION
WAITING PERIOD: ☐ STANDARD 30-DAY	
☐ LOAN TRANSACTION OR LEND	ER REQUIRED – NO WAITING

Enter the policy effective date and policy expiration date (month/day/year). The effective date of the policy is determined by adding the appropriate waiting period, if applicable, to the date of application listed in the "Signature" section. The standard waiting period is 30 days.

NOTE: Refer to the General Rules section for exceptions to the standard waiting period.

C. Agent Information

	NAME, ADDRESS, PHONE NO., AND FAX NO. OF LICENSED PROPERTY OR CASL AGENT OR BROKER:	ALTY INSURANCE
AGENT ORMATION	NAME OF THE PROPERTY OF THE PR	
NF.	PHONE NO.: FAX NO.:	
	AGENT'S TAX ID:	

Enter the agent's/producer's name, agency name and number, address, city, state, ZIP Code, telephone number, and fax number. Enter the agent's/producer's Tax I.D. Number.

D. Insured's Mailing Address

	NAME, MAILING ADDRESS, AND PHONE NO. OF INSURED:
SS	
C S	
ISURED IG ADD	
INS	
IAI	
	PHONE NO.:

Enter the name, mailing address, city, state, ZIP Code, and telephone number of the insured. If the insured's mailing address is a post office box or a rural route number, or if the address of the property to be insured is different from the mailing address, the "Property Location" section of the application must be completed. If there is more than 1 building at the property location, see "H. Property Location" for further instructions.

E. Disaster Assistance

~ 3	•	IRED FOR DISASTER ASSISTANCE? GOVERNMENT AGENCY:	☐YES	□NO
STER	☐ SBA	☐ FHA		
DISA SSIS	☐ FEMA	OTHER (SPECIFY):		
A	CASE FILE NO.: _			

Check YES if flood insurance is being required for disaster assistance. Identify the Government (disaster) agency and enter the insured's case file number.

If NO is checked, no further information is required.

F. First Mortgagee

	NAME, ADDRESS, PHONE NO., AND FAX NO. OF F	RST MORTGAGEE INCLUDING LOAN NO:
T AGEE		
ST		
E E		
MO	PHONE NO.:	FAX NO.:
	LOAN NO.:	

Enter the name, mailing address, city, state, ZIP Code, telephone number, and fax number of the first mortgagee. Enter the loan number. If any of this information is not available at the time of application, add it to the policy by submitting a change request.

G. Second Mortgagee or Other

æ		OSS PAYEE, OR OTHER IS TO BE BILLED, THE FOLLOWING MUST BE HE NAME, ADDRESS, PHONE NO., AND FAX NO.:	
MORTGAGEE/OTHER		☐ DISASTER AGENCY (SPECIFY):	
2ND	PHONE NO.:	FAX NO.:	
	LOAN NO.:		

Identify the second mortgagee or the loss payee by checking the appropriate box and entering the loan number, the mortgagee's name, mailing address, telephone number, and fax number.

If more than 1 additional mortgagee or disaster assistance agency exists, provide the requested information on the insurance agency's letterhead and attach the letterhead to the application form.

H. Property Location

PROPERTY LOCATION	IS INSURED LOCATION SAME AS INSURED MAILING ADDRESS? YES NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, DESCRIBE PROPERTY LOCATION. (DO NOT USE P.O. BOX)

- Check YES if the location of the property being insured is the same as the insured's mailing address entered in the "Insured Mailing Address" section. Leave the rest of the section blank unless there is more than 1 building at the property location.
- If NO is checked, provide the address or location of the property to be insured.

If the insured's mailing address is a post office box or rural route number, give the street address, legal description, or geographic location of the property.

Only 1 building can be insured per policy, and only 1 policy can be written on each building.

If there is more than 1 building with the same address at the location of the property to be insured, clearly identify the specific building in this section. Attach a sketch if needed for clarity.

I. Community

	NAME OF COUNTY/PARISH:		
ΤY	FLOOD INSURANCE RATE MAP ZONE:		
COMMUNITY	INFORMATION SOURCE: ☐ COMMUNITY OFFICIAL ☐ FLOOD MAP ☐ MORTGAGEE ☐ OTHER (SPECIFY):		
0	IS BUILDING LOCATED ON FEDERAL LAND? ☐ YES ☐ NO		

Enter the name of the county or parish where the property is located. (Not all communities that have been assigned NFIP community numbers are participating in the NFIP. Policies may not be written in non-participating communities.)

Enter the community identification number, map panel number, and revision suffix of the map that will be used for rating for the community where the building is located. When there is only 1 panel (i.e., a flat map), the community number will consist of only 6 digits.

NOTE: The postal address of the insured building may not reflect the community where the property is located. Therefore, do not rely on the postal address when determining community status and identification.

In addition, because of possible changes in the FIRM, do not rely on information from a prior policy as accurately reflecting the current FIRM information.

Obtain the community information from the FIRM currently in effect and that has been published at the time of presentment of premium and completion of the application. However, if applying for the PRP under the 2-year Eligibility Extension following a map revision, enter the community number, panel number, and panel suffix from the FIRM in effect immediately prior to the current FIRM.

The current community number may also be obtained from a flood zone determination or by checking the NFIP Community Status Book online (http://www.fema.gov/fema/csb.shtm) or contacting the insurer or a local community official.

Enter the FIRM zone in the space provided and identify the information source.

If applying for the PRP under the 2-year Eligibility Extension following a map revision, enter the FIRM zone from the FIRM in effect immediately prior to the current FIRM. If the previous FIRM zone was Zone D, indicate FIRM Zone X on the application form. Submit documentation of both the previous and current zones with the application.

Check YES if the building is located on Federal land; otherwise, check NO.

NOTE: If the property is located on Federal Land, refer to the Leased Federal Property section for guidance.

J. Building

Complete all required information in this section.

Building Occupancy

Check the type of occupancy for the building (i.e., Single Family, 2–4 Family, Other Residential, or Non-Residential).

 Single Family – A residential single-family dwelling; incidental occupancies are permitted if limited to less than 50 percent of the building's total floor area.

NOTE: Incidental occupancies are offices, private schools, studios, or small service operations within a residential building.

- 2-4 Family A residential building containing no more than 4 dwelling units; incidental occupancies are permitted if the total area of such occupancies is limited to less than 25 percent of the total floor area within the building. This excludes hotels and motels with normal room rentals for less than 6 months.
- Other Residential These include apartment buildings as well as hotels or motels where the normal occupancy of a guest is 6 months or more; a tourist home or rooming house that has more than 4 roomers. A residential building containing more than 4 dwelling units; incidental occupancies are permitted if the total area of such incidental occupancies is limited to less than 25 percent of the total floor area within the building. Examples of Other Residential buildings include dormitories and assisted-living facilities.
- o Non-Residential (including hotel/motel) These include, but are not limited to: small business concerns, churches, schools, farm buildings (including grain bins and silos), garages, poolhouses, clubhouses, recreational buildings, mercantile buildings, agricultural and industrial buildings, warehouses, nursing homes, licensed bed and breakfasts, and hotels and motels with normal room rentals for less than 6 months.

Construction Date

CONSTRUCTION DATE:
<u>//</u>
□ BUILDING PERMIT DATE
□ DATE OF CONSTRUCTION
☐ SUBSTANTIAL IMPR. DATE ☐ MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES
□ MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION. CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES. □ MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED QUISIDE A MOBILE HOME PARK OR SUBDIVISION. DATE OF FERMAMENT PLACEMENT. □ MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED QUISIDE A MOBILE HOME PARK OR SUBDIVISION. DATE OF FERMAMENT PLACEMENT.
Commonwealth (month) market market before the month month market of south month of the or terminate the contract of the contra

Check 1 of the 5 boxes in the first part of this section. Enter the appropriate date in the space provided.

o Building Permit Date

Select this box if construction began within 180 days of the building permit date and enter the building permit date.

o Date of Construction

Select this box if construction began more than 180 days after the building permit date and enter the date of the start of construction.

Substantial Improvement Date

Select this box if the building has been substantially improved or damaged. If the building has been substantially improved, enter the date that substantial improvement started or the building permit date. If the building has been substantially damaged, enter the date that substantial damage occurred.

Substantial improvement is any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which equals or exceeds 50 percent of the market value of the building before the start of construction of the improvement.

Substantial damage is damage of any origin sustained by a building whereby the cost of restoring the building to its before-damaged condition would equal or exceed 50 percent of the market value of the building before the damage occurred.

Do not select this box for substantial improvement to a Pre-FIRM building where the improvement is an addition next to and in contact with the existing building and the lowest floor elevation of the addition is at or above BFE. Select the Building Permit Date box or the Date of Construction box as applicable and enter the appropriate date.

Do not select this box if the building qualifies as a historic building; see the Definitions section for more information.

Manufactured (Mobile) Homes/Travel Trailers
 Located in a Mobile Home Park or Subdivision

Select this box if the manufactured (mobile) home or travel trailer is located inside a mobile home park or subdivision, and enter the construction date of the mobile home park or subdivision facilities.

 Manufactured (Mobile) Homes/Travel Trailers Located Outside a Mobile Home Park or Subdivision

Select this box if the manufactured (mobile) home or travel trailer is located outside a mobile home park or subdivision, and enter the date of permanent placement.

• Make, Model, and Serial Number

MAKE, MODEL, AND SERIAL NO. OF MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ___

Enter make, model, and serial number of manufactured (mobile) home/travel trailer.

• Insured's Principal Residence

Check YES if the building is the policyholder's principal residence; otherwise, check NO.

Building Type

BUILDING TYPE (INCLUDIN	IG BASEMENT/ENCLOSURE):
	☐ SPLIT LEVEL
	☐ THREE OR MORE FLOORS
☐ MANUFACTURED (MOB	
TRAILER ON FOUNDATI	NO

Check the number of floors in the entire building, including the basement/enclosed area if applicable, in the appropriate space.

If the building's enclosure or crawlspace is eligible for exclusion from rating, do not count the enclosed area as a floor.

- 1 Floor excludes unfinished attic;
- 2 Floors includes basement, enclosure, crawlspace, and subgrade crawlspace;
- 3 or More Floors includes basement, enclosure, crawlspace, and subgrade crawlspace;
- Split Level A foundation with a vertical offset in the floor framing on either side of a common wall;
- Manufactured (Mobile) Home or Travel Trailer –
 Must be built on a permanent chassis and affixed to a permanent foundation, regardless of size.

Condo Form of Ownership

CONDO FORM OF OWNERSHIP?	□YES	□NO
COVERAGE FOR CONDO UNIT?	\square YES	□ NO
TOWNHOUSE/ROWHOUSE CONDO	UNIT?	∃YES □ NO

Check YES if the building is under a condominium form of ownership; otherwise, check NO. (A homeowners association [HOA] may or may not be in a condominium form of ownership.) Refer to the Condominiums section for rating guidelines.

Check YES if the coverage is for a condominium unit; otherwise, check NO.

Check YES if the coverage is for a townhouse/rowhouse condo unit; otherwise, check NO.

Contents

CONTENTS LOCATED IN:
☐ ENCLOSURE ONLY (BASEMENT ONLY NOT ELIGIBLE)
☐ BASEMENT/ENCLOSURE AND ABOVE
☐ LOWEST FLOOR ONLY ABOVE GROUND LEVEL
LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS
☐ ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR

Check the box that describes the location of the contents to be insured.

Estimated Replacement Cost

ESTIMATED REPLACEMENT COST AMOUNT \$	
ΑΜΟΟΙΝΙ Ψ	

Using normal company practice, estimate the Replacement Cost Value (RCV) and enter the value in the space provided. Include the cost of the building foundation when determining the RCV.

· Building Use

Check the box that indicates the insured building's use. If OTHER, describe the building use.

Basement/Enclosure/Crawlspace/Subgrade Crawlspace

BASEMENT, ENCLOSURE,
CRAWLSPACE:
□ NONE
☐ FINISHED BASEMENT/
ENCLOSURE
☐ UNFINISHED BASEMENT/
ENCLOSURE
☐ CRAWLSPACE
☐ SUBGRADE CRAWLSPACE

Check whether the building contains:

- Basement Any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level (subgrade) on all sides.
- Enclosure That portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls. A garage

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below or attached to an elevated building is considered an enclosure.

NOTE: A finished (habitable) area is an enclosed area that has more than 20 linear feet of interior finished walls (paneling, etc.).

An **unfinished** area is an enclosed area that is used only for the parking of vehicles, building access, or storage purposes and that does not meet the definition of a finished (habitable) area.

- Crawlspace In an elevated building, an underfloor space that has its interior floor area (finished or not) no more than 5 feet below the top of the next-higher floor.
- Subgrade Crawlspace A crawlspace foundation where the subgrade under-floor area is no more than 5 feet below the top of the next-higher floor and no more than 2 feet below the lowest adjacent grade on all sides. (A building with a subgrade crawlspace is not an elevated building.)

NOTE: For buildings insured under the PRP that have crawlspaces or subgrade crawlspaces, use the Without Basement or Enclosure section of the rate table.

K. Notice – Building Eligibility

THE FOLLOWING CONDITIONS SHOULD BE USED TO DETERMINE A BUILDING'S ELIGIBILITY FO	R A PRP:					
A) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA ON A FLOOD HAZARD BOUNDARY MAP,						
OR ON A FLOOD INSURANCE RATE MAP ZONE A, AE, A1-A30, A0, AH, A99, V, VE, V1-V30, AR, AR DUAL ZONES AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A?	□YES	□ N0				

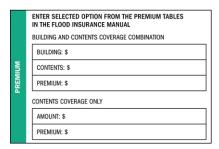
Check YES if the building is located in an SFHA; otherwise, check NO.

Е	B) DO ANY OF THESE CONDITIONS, ARISING FROM ONE OR MORE OCCURRENCES IN ANY 10-YEAR PERIOD, EXIST?								
	TWO (2) LOSS PAYMENTS, EACH MORE THAN \$1,000	☐ YES	□ N0						
	THREE (3) OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT	☐ YES	□ NO						
	TWO (2) FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN \$1,000	YES	□ NO						
	THREE (3) FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT	YES	□ NO						
	ONE (1) FLOOD INSURANCE CLAIM PAYMENT AND ONE (1) FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN \$1,000	□YES	□NO						

Check YES for any of the conditions above that apply; otherwise, check NO.

NOTE: If the answer to either question A or question B is YES, this risk is not eligible for the PRP, except for buildings eligible under the 2-year PRP Eligibility Extension.

L. Premium



- Enter the coverage selected, and the premium, from the appropriate PRP premium tables in this section.
- 2. Add the \$50 Probation Surcharge, if applicable. Deduct \$5 if this is an application for a condominium unit.

M. Signature



The agent/producer must sign and date the PRP application and is responsible for the completeness and accuracy of the information provided on it.

NOTE: The waiting period, if applicable, is added to this date to determine the policy effective date entered in the Policy Term section of the application.

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.

A credit card payment by VISA, MasterCard, Discover, or American Express will also be acceptable if a disclaimer form, signed by the insured, is submitted with the PRP application. The disclaimer will state that cancellation of a policy due to a billing dispute will be permitted only for a billing error or fraud. If the credit card information is taken over the telephone by the agent/producer, the agent/producer may sign the authorization form on behalf of the payor only after having read the disclaimer to the payor.

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

National Flood Insurance Program

FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION

□ NEW	CURRENT POLICY NUMBER
- KENEWA	IF NEW, LEAVE BLANK

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

	RTANT – PLEASE PRIN	I OR TIPE						
TERM	DIRECT BILL INSTRUCTIONS: BILL B			POLICY PERIOD IS FROM				
NAME, ADDRESS, PHONE NO., AND FAX NO. OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER: NAME, ADDRESS, PHONE NO., AND FAX NO. OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER: NAME, MAILING AE OF THE PROPERTY OF CASUALTY INSURANCE AGENT OF THE PROPERTY OF				DDRESS, AND PHONE NO. OF INSURED:				
ASSISTANCE	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? YES NO IF YES, CHECK THE GOVERNMENT AGENCY: SBA FHA FEMA OTHER (SPECIFY): CASE FILE NO.: NAME, ADDRESS, PHONE NO., AND FAX NO. OF FIRST MORTGAGEE INCLUDING LOAN NO: PHONE NO.: FAX NO.:			IF SECOND MORTGAGEE, LOSS PAYEE, OR OTHER IS TO BE BILLED, THE FOLLOWING MUST BE COMPLETED, INCLUDING THE NAME, ADDRESS, PHONE NO., AND FAX NO.: SECOND MORTGAGEE DISASTER AGENCY (SPECIFY):				
MONIGAGE				2ND N	PHONE NO.: FAX NO.: LOAN NO.: NAME OF COUNTY/PARISH: COMMUNITY NO. AND SUFFIX FOR LOCATION OF PROPERTY INSURED:			RED:
IF NO, ENTER PROPERTY ADDRESS. IF RURAL, DESCRIBE PROPERTY LOCATION. (DO NOT USE P.O. BOX)			COMMUI	FLOOD INSURANCE RATE MAP ZONE: SOMMUNITY OFFICIAL				
	BUILDING OCCUPANCY: SINGLE FAMILY 2-4 FAMILY OTHER RESIDENTIAL NON-RESIDENTIAL (INCL. HOTEL/MOTEL) CONSTRUCTION DATE: BUILDING PERMIT DATE DATE OF CONSTRUCTION SUBSTANTIAL IMPR. DATE	INSURED'S PRINCIPAL RESIDENCE? YES NO BUILDING TYPE (INCLUDING BASEMENT/ENCLOSURE): ONE FLOOR SPLIT LEVEL TWO FLOORS THREE OR MORE FLOORS MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION CONDO FORM OF OWNERSHIP? YES NO COVERAGE FOR CONDO UNIT? YES NO TOWNHOUSE/ROWHOUSE CONDO UNIT? YES NO	BASEMENT LOWEST FL GROUND L LOWEST FL LEVEL AND ABOVE GR ONE FULL	E ONLY T ONLY T/ENCL OOR O EVEL OOR A HIGHE OUND I	IN: / / NOT ELIGIBLE; OSURE AND AE NLY ABOVE BOVE GROUND RFLOORS LEVEL MORE TH) BOVE) HAN	ESTIMATED REPLACEMENT COST AMOUNT \$ BUILDING USE: MAIN HOUSE, BUILDING DETACHED GUEST HOUSE DETACHED GARAGE AGRICULTURAL BUILDING WAREHOUSE POOLHOUSE, CLUBHOUSE, REC. BLDG. TOOL/STORAGE SHED	BASEMENT, ENCLOSURE, CRAWLSPACE: NONE RINISHED BASEMENT/ ENCLOSURE UNFINISHED BASEMENT/ ENCLOSURE CRAWLSPACE SUBGRADE CRAWLSPACE
ŀ	MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT MAKE, MODEL, AND SERIAL NO. OF MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER							
				s 🗆		ENTER SELECTED OPTION FROM THE PREMIUM TABLES IN THE FLOOD INSURANCE MANUAL BUILDING AND CONTENTS COVERAGE COMBINATION		
	THREE (3) OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT TWO (2) FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN \$1,000 THREE (3) FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT ONE (1) FLOOD INSURANCE CLAIM PAYMENT AND ONE (1) FLOOD DISASTER				00 00 00 00	PREMIUM	BUILDING: \$ CONTENTS: \$ PREMIUM: \$ CONTENTS COVERAGE ONLY AMOUNT: \$	
	EXCEPT FOR BUILDINGS ELIGI QUESTION A MAY BE YES.	IBLE UNDER THE 2-YEAR PRP ELIGIBILITY EXTENSION, FOR I (ONE BUILDING PER THE ABOVE STATEMENTS ARE CORRECT TO TH	POLICY - BL/ HE BEST OF M	ANKET	Γ COVERAGI	THE P	PROPERTY OWNER AND I UNDERSTAN	
	THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY F SIGNATURE OF INSURANCE AGENT/BROKER:			INE C	R IMPRISO		T UNDER APPLICABLE FEDERAL LAW	•

PLEASE ATTACH TO NFIP COPY OF APPLICATION THE CHECK OR MONEY ORDER FOR THE TOTAL PREPAID PREMIUM MADE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM.
SPECIAL NOTE TO INSURANCE AGENT: SEND ORIGINAL TO NFIP, KEEP SECOND COPY FOR YOUR RECORDS, GIVE THIRD COPY TO THE INSURED, AND FOURTH COPY TO MORTGAGEE.

FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION FEMA FORM 086-0-5

NONDISCRIMINATION

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

PRIVACY ACT

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

GENERAL

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

AUTHORITY

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

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this data collection is estimated to average 8 minutes per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting this form. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20472, Paperwork Reduction Project (1660-0006). **NOTE: Do not send your completed form to this address.**

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