

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 term. 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 term. The additional premium is calculated pro rata for the balance of the policy term, 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 term, 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 failure of the insurer to:

- Use the map grandfather rule.
- Use 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 the Federal Emergency Management Agency (FEMA) Special Rates (see the Rating section). The endorsement effective date is the date that FEMA provided the rates.
- Make a timely revision of alternative rates (rates used for Pre-FIRM rated risks where the zone is unknown).
- Use Post-FIRM rating for a Pre-FIRM structure. 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 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 term.

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 terms, such revisions may also be made effective with the start of the policy term.

4. Map Revision

A map change (reprinting, Letter of Map Amendment [LOMA], Letter of Map Revision [LOMR], or Letter of Determination Review [LODR]) may change the flood zone in which a property is located to a lower-rated zone, or it may change the Base Flood Elevation (BFE). In such cases, the policy rating may be revised for the current and prior policy years if the change occurred prior to the current policy year.

Before processing the endorsement, the agent/producer should check the Flood Map Status Information Service to make sure that the LOMA, LOMR, or LODR 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

Premium refunds will be allowed with proper documentation (see III.B.2.a.) going back a maximum of 6 calendar years when there was a misrating such as an incorrect building description, lowest floor elevation, community number, flood zone, or BFE, so long as the insured can provide proof of the misrating.

The flood zone and BFE can only be corrected using the current Flood Insurance Rate Map (FIRM).

Any lapse in coverage does not extend the number of years the premium refund is allowed.

D. Conversion of Standard-Rated Policy to PRP Due to Misrating or Map Revision

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 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 rewritten.

When the 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.

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 term. (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. Correcting Property Address

A policy cannot be endorsed to change the location. This includes relocation from 1 unit to another unit in the same building.

However, an erroneous address (e.g., through typographical error) can be corrected through endorsement. The agent/producer must provide proof of or a reasonable explanation for the error.

II. ENDORSEMENT PROCESSING PRIOR TO POLICY RENEWAL (NFIP DIRECT BUSINESS ONLY)

A. During the Last 90 Days of Policy Term

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 term.

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 Term

1. If the original Renewal Notice *has not been paid*, the agent/producer must submit the General Change Endorsement for the current policy term only and submit a renewal Application for the upcoming term. *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 term and, if applicable, a separate General Change Endorsement and additional premium for the remainder of the current policy term. 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 term, 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 term cannot be changed. All calculations must reflect the policy term 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 year. Agents/producers submit refund requests to their insurer.
2. Requests for refunds for more than 2 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 years. At a minimum, this documentation will consist of the following:

- The company's statistical records or declarations pages for each policy term 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 year and the premium refund calculation for each 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 years the premium refund is allowed.

The NFIP Bureau will return to the sender any unauthorized refund requests for more than 2 years.

IV. ENDORSEMENT RATING EXAMPLES

TABLE OF CONTENTS

EXAMPLE		PAGE
Example 1	Increasing Coverage on a Preferred Risk Policy	END 6
Example 2	Increasing Coverage, Program Conversion.	END 7
Example 3	Increasing Coverage	END 8
Example 4	Increasing Coverage After a Rate Change	END 9
Example 5	Reducing Building Coverage	END 10
Example 6	Removing Contents	END 11
Example 7	Increasing Deductible	END 12

EXAMPLE 1

INCREASING COVERAGE ON A PREFERRED RISK POLICY

- Policy term is October 15, 2010–2011.
- Pre-FIRM, X-Zone, with basement.
- Present coverage: Building \$75,000/
Contents \$30,000.
- Premium at policy effective date was \$267.
- Endorsement effective date is May 2, 2011.
- 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 \$111.
- Prorate the Difference.

Time period is May 2, 2011,
to October 15, 2011;
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	—	\$267	\$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		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		—	
				SUBTOTAL		PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/ Federal Policy Fee)		\$267	
				DIFFERENCE __+__ (+/-)		DIFFERENCE __+__ (+/-)		+\$111	
				PRO-RATA FACTOR		PRO-RATA FACTOR		.455	
				TOTAL		TOTAL (+/-)		+\$ 51	
SIGNATURE OF INSURED AND DATE		SIGNATURE OF INSURANCE AGENT/BROKER			DATE (MMDDYY)				

EXAMPLE 2

INCREASING COVERAGE, PROGRAM CONVERSION

- Policy term is January 15, 2011–2012.
- 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, 2011.
- Building located in an A99 Zone.
- Premium rates are: Building .86/.23,
Contents 1.32/.41.
- Endorsement effective date is October 14, 2011. (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, 2011,
to January 15, 2012;
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	.86	\$215	\$481
BUILDING ADDITIONAL	—	—	—	\$25,000	.23	\$ 58	\$ 58
CONTENTS BASIC	\$10,000	.96	\$96	\$15,000	1.32	\$198	\$294
CONTENTS ADDITIONAL	—	—	—	—	—	—	—
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		\$833
BUILDING COVERAGE		CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE		—
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	SUBTOTAL	
\$60,000	\$25,000	\$85,000	\$25,000	—	\$25,000	SUBTOTAL	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR.				ICC PREMIUM		\$ 5	
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.				SUBTOTAL		\$838	
				CRS PREMIUM DISCOUNT _____%		—	
				SUBTOTAL		\$838	
				PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/ Federal Policy Fee)		\$362	
				DIFFERENCE + (+/-)		+\$476	
PRO-RATA FACTOR		.255					
SIGNATURE OF INSURED AND DATE		SIGNATURE OF INSURANCE AGENT/BROKER		DATE (MMDDYY)		TOTAL (+/-)	
						+\$121	

EXAMPLE 3

INCREASING COVERAGE

- Policy term is December 12, 2010–2011.
 - 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, 2011, 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 .86/.23, Contents 1.32/.41.
 - 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 \$438 (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, 2011, to December 12, 2011;
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	.86	\$301	\$25,000	.86	\$215	\$516				
BUILDING ADDITIONAL	—	—	—	\$40,000	.23	\$ 92	\$ 92				
CONTENTS BASIC	\$10,000	1.32	\$132	\$15,000	1.32	\$198	\$330				
CONTENTS ADDITIONAL	—	—	—	—	—	—	—				
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		\$938				
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE		—			
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL		\$938		
\$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				\$943			
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						\$943	
				PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)						\$438	
				DIFFERENCE		+ (-)				+\$505	
				PRO-RATA FACTOR						.197	
SIGNATURE OF INSURED AND DATE		SIGNATURE OF INSURANCE AGENT/BROKER		DATE (MMDDYY)		TOTAL		(+/-) +\$ 99			

EXAMPLE 4

INCREASING COVERAGE AFTER A RATE CHANGE

- Policy term is April 15, 2011–2012.
- 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 1.60, Contents 1.18.
- Post-FIRM construction with a 0 elevation difference.
- Endorsement effective date is October 15, 2011.
- 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, 2011.
- 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 (1.60). (See page

END 1, “Additional 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 (1.18).
- 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 \$579 (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, 2011, to April 15, 2012;
 Number of days is 182;
 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	1.60	\$480	\$15,000	1.60	\$240	\$720
BUILDING ADDITIONAL	–	–	–	–	–	–	–
CONTENTS BASIC	\$ 8,000	1.18	\$ 94	\$ 7,000	1.18	\$ 83	\$177
CONTENTS ADDITIONAL	–	–	–	–	–	–	–
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		\$897
BUILDING COVERAGE		CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE		–
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	SUBTOTAL	
\$45,000	–	\$45,000	\$15,000	–	\$15,000	ICC PREMIUM	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR.						SUBTOTAL	
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	
						PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)	
						\$579	
						DIFFERENCE + (+/-)	
						+\$323	
						PRO-RATA FACTOR	
						.499	
SIGNATURE OF INSURED AND DATE				SIGNATURE OF INSURANCE AGENT/BROKER		DATE (MMDDYY)	
						TOTAL (+/-)	
						+\$161	

EXAMPLE 5

REDUCING BUILDING COVERAGE

- Policy term is December 1, 2010–2011.
 - 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, 2011, 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 .98/.33.
 - Endorsement effective date is July 1, 2011.
 - In Section A, enter the basic building amount (\$60,000) and the applicable rate (.98).
 - In Section B, enter the new additional building amount at the same rate of .33.
 - 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 \$890 (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, 2011,
to December 1, 2011;
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	.98	\$588	-	-	-	\$588		
BUILDING ADDITIONAL	\$90,000	.33	\$297	-\$50,000	.33	-\$165	\$132		
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		\$720		
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE		-	
BASIC	ADDITIONAL	TOTAL	BASIC		ADDITIONAL	TOTAL	SUBTOTAL		\$720
\$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		\$725			
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		\$725			
				PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/ Federal Policy Fee)		\$890			
				DIFFERENCE ____+____ (+/-)		-\$165			
				PRO-RATA FACTOR		.419			
SIGNATURE OF INSURED AND DATE _____				SIGNATURE OF INSURANCE AGENT/BROKER _____		TOTAL (+/-)		-\$69	
SIGNATURE OF INSURED AND DATE _____				DATE (MMDDYY) _____					

EXAMPLE 6

REMOVING CONTENTS

- Policy term is November 20, 2010–2011.
- 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, 2011.
- 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, 2011, to November 20, 2011;
 - 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, 2011–2012.
 - 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, 2011. (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, 2011, to January 15, 2012;
 - 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			

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

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

National Flood Insurance Program

POLICY NUMBER

FLOOD INSURANCE GENERAL CHANGE ENDORSEMENT

IMPORTANT— PLEASE PRINT OR TYPE

REASON FOR CHANGE: (ATTACH MEMO IF ADDITIONAL SPACE IS NEEDED)

POLICY TERMS
 DIRECT BILL INSTRUCTIONS:
 BILL INSURED BILL FIRST MORTGAGEE
 BILL SECOND MORTGAGEE BILL LOSS PAYEE
 BILL OTHER
 POLICY PERIOD IS FROM _____ TO _____
 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION
 WAITING PERIOD: STANDARD 30-DAY LOAN TRANSACTION—NO WAITING
 MAP REV. (ZONE CHANGE FROM NON-SFHA TO SFHA)—ONE DAY
 ENDORSEMENT EFFECTIVE DATE: _____ (FOR ADDED COVERAGE, DETERMINE THE APPROPRIATE WAITING PERIOD)

AGENT INFORMATION
 NAME, ADDRESS OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER: _____
 ADDRESS CHANGE: YES NO
 AGENCY NO.: _____
 AGENT'S TAX ID: _____
 NEW AGENT? YES NO
 IF YES, THE INSURED MUST SIGN THIS FORM
 NAME, MAILING ADDRESS, AND PHONE NO. OF INSURED: _____
 INSURED MAILING ADDRESS
 PHONE NO.: _____

DISASTER ASSISTANCE
 IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? YES NO
 IF YES, CHECK THE GOVERNMENT AGENCY: SBA FEMA FHA
 OTHER (SPECIFY): _____
 ENTER CASE FILE NO.: _____
 IS INSURED PROPERTY LOCATION SAME AS INSURED MAILING ADDRESS? YES NO
 IF NO, ENTER PROPERTY ADDRESS. IF RURAL, DESCRIBE PROPERTY LOCATION (DO NOT USE PO. BOX).
 THE LOCATION OF INSURED PROPERTY CANNOT BE CHANGED BY ENDORSEMENT—A NEW APPLICATION IS REQUIRED.

FIRST MORTGAGEE
 NAME AND ADDRESS OF FIRST MORTGAGEE: _____
 IF SECOND MORTGAGEE, LOSS PAYEE, OR OTHER IS TO BE BILLED, THE FOLLOWING MUST BE COMPLETED, INCLUDING THE NAME AND ADDRESS:
 2ND MORTGAGEE DISASTER AGENCY
 LOSS PAYEE OTHER (SPECIFY): _____
 LOAN NO.: _____
 PHONE NO.: _____ FAX NO.: _____

COMMUNITY
 RATING MAP INFORMATION
 NAME OF COUNTY/PARISH: _____
 COMMUNITY NO./PANEL NO. AND SUFFIX: _____
 FIRM ZONE: _____
 GRANDFATHERED? YES NO IF YES, BUILT IN COMPLIANCE? YES NO
 CONTINUOUS COVERAGE? PRIOR POLICY NO.: _____
 CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: _____
 CURRENT FIRM ZONE: _____ CURRENT BFE: _____
 COMMUNITY PROGRAM TYPE IS: REGULAR EMERGENCY
 IS INSURED BUILDING OWNED BY STATE GOVERNMENT? YES NO IS BUILDING LOCATED ON FEDERAL LAND? YES NO

BUILDING
 BUILDING OCCUPANCY
 SINGLE FAMILY
 2-4 FAMILY
 OTHER RESIDENTIAL
 NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL)
 NUMBER OF FLOORS IN ENTIRE BUILDING (INCLUDE BASEMENT/ENCLOSURE AREA, IF ANY) OR BUILDING TYPE
 1 2
 3 OR MORE SPLIT LEVEL
 TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY)
 MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION
 IF NOT A SINGLE-FAMILY DWELLING, NUMBER OF OCCUPANCIES (UNITS) IS: _____
 CONDO FORM OF OWNERSHIP?
 YES NO
 CONDO COVERAGE IS FOR:
 UNIT ENTIRE BUILDING
 RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY (RCBAP) ONLY: (INCLUDE NON-RES.)
 HIGH-RISE LOW-RISE
 ESTIMATED REPLACEMENT COST AMOUNT \$ _____
 IS BUILDING INSURED'S PRINCIPAL RESIDENCE? YES NO
 IS BUILDING IN THE COURSE OF CONSTRUCTION? YES NO
 IS BUILDING WALLED AND ROOFED? YES NO
 IS BUILDING OVER WATER?
 NO PARTIALLY
 ENTIRELY
 IS BUILDING ELEVATED?
 YES NO
 IF YES, AREA BELOW IS:
 FREE OF OBSTRUCTION
 WITH OBSTRUCTION
 IF ELEVATED, COMPLETE PART 2 OF THE FLOOD INSURANCE APPLICATION
 BUILDING USE
 MAIN HOUSE/BUILDING
 DETACHED GUEST HOUSE
 DETACHED GARAGE
 AGRICULTURAL BUILDING
 WAREHOUSE
 POOLHOUSE, CLUBHOUSE, RECREATION BUILDING
 TOOL/STORAGE SHED
 OTHER: _____
 FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS, COMPLETE PART 2, SECTION III OF THE FLOOD INSURANCE APPLICATION

CONTENTS
 CONTENTS LOCATED IN:
 BASEMENT/ENCLOSURE LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER
 BASEMENT/ENCLOSURE AND ABOVE ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR
 LOWEST FLOOR ONLY ABOVE GROUND LEVEL (IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING)
 IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? YES NO IF NO, PLEASE DESCRIBE: _____

CONSTRUCTION DATA
 ALL BUILDINGS: (CHECK ONE OF THE FIVE BLOCKS AND RECORD CORRESPONDING DATE IN THE DATE BOX)
 BUILDING PERMIT DATE MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES
 DATE OF CONSTRUCTION MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT
 SUBSTANTIAL IMPROVEMENT DATE
 IS BUILDING POST-FIRM CONSTRUCTION? YES NO
 IF POST-FIRM CONSTRUCTION IN ZONES A, A1-A30, AE, AO, AH, V, V1-V30, VE, OR IF PRE-FIRM CONSTRUCTION IS ELEVATION RATED, ATTACH CERTIFICATION.
 BUILDING DIAGRAM NO.: _____ LOWEST ADJACENT GRADE (LAG): _____ ELEVATION CERTIFICATION DATE: _____
 (-) BASE FLOOD ELEVATION _____ DIFFERENCE TO NEAREST FOOT _____ (+ OR -)
 IN ZONES V AND V1-V30 ONLY, DOES BASE FLOOD ELEVATION INCLUDE EFFECTS OF WAVE ACTION? YES NO IS BUILDING FLOODPROOFED? YES NO
 DEDUCTIBLE: BUILDING \$ _____ CONTENTS \$ _____ DEDUCTIBLE BUYBACK? YES NO
 DATE: _____ (MM/DD/YYYY)
 SEE NFIP FLOOD INSURANCE MANUAL FOR CERTIFICATION FORM

COVERAGES AND RATING
 TO INCREASE/DECREASE COVERAGE, COMPLETE SECTIONS A & B. FOR RATE CHANGE, COMPLETE SECTION A ONLY.

INSURANCE COVERAGE	SECTION A - CURRENT COVERAGE			SECTION B			NEW PREMIUM
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC							
BUILDING ADDITIONAL							
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		
					DEDUCT. DISCOUNT/SURCHARGE		
BUILDING COVERAGE		CONTENTS COVERAGE		SUBTOTAL			
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL	ICC PREMIUM	
				SUBTOTAL			
				CRS PREMIUM DISCOUNT _____ %			
				SUBTOTAL			
				PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee)			
				DIFFERENCE (+/-)			
				PRO RATA FACTOR			
				TOTAL (+/-)			

IF RETURN PREMIUM, MAIL REFUND TO: INSURED AGENT PAYOR
 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.
 SIGNATURE OF INSURED AND DATE _____ SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YYYY) _____

NFIP COPY

FEMA Form 086-0-3, AUG 10

PREVIOUSLY FEMA FORM 81-18

F-051 (8/10)

PLEASE ATTACH TO NFIP COPY OF ENDORSEMENT A CHECK OR MONEY ORDER FOR THE TOTAL ADDITIONAL PREMIUM MADE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM. ATTACH CHECK TO ORIGINAL AND SEND TO NFIP. KEEP SECOND COPY FOR YOUR RECORDS, GIVE THIRD COPY TO INSURED, AND FOURTH COPY TO MORTGAGEE.

**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.

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