



FEMA

April 2009

Dear *Flood Insurance Manual* Subscribers:

As we move forward together to improve the National Flood Insurance Program (NFIP), it is my goal to ensure that you have up-to-date information so you can assist your present and prospective clients in securing the best flood insurance protection available for their individual needs. Accordingly, I am pleased to provide you with the latest semiannual revisions to the Producer's Edition of the NFIP *Flood Insurance Manual*.

These revisions become effective May 1, 2009. All of them are shown on the accompanying pages, and related footers have been modified to reflect the May 1, 2009, effective date. Significant revisions include the following:

- Specifies that, when a loss occurs during the first 30 days of a policy term, the insurer must document the effective date of the policy before adjusting the loss; gives examples of acceptable forms of documentation (GR Section).
- Clarifies the two exceptions to the provisions for reduction or reformation of coverage limits described in the Standard Flood Insurance Policy at Paragraph G of GENERAL CONDITIONS (GR Section).
- Clarifies the "Without Obstruction" and "With Obstruction" rating criteria for elevated Post-FIRM V Zone risks. (RATE Section).
- Updates the Table of Contents and the Index to reflect the May revisions.

As announced in WYO Clearinghouse Bulletin W-08091 dated November 19, 2008, other May 2009 Rate and Rule Changes have been deferred until October 1, 2009. FEMA took that action in order to complete implementation of the NFIP NextGen Information Technologies Systems and in consideration of the WYO Companies' transition process for NextGen.

Thank you for your continued support of the NFIP.

Sincerely,

A handwritten signature in black ink that reads "Edward L. Connor".

Edward L. Connor
Acting Federal Insurance Administrator
National Flood Insurance Program

Enclosure

Change Record Page **Effective Date: May 1, 2009**

Updates to the Producer's Edition of the NFIP *Flood Insurance Manual* are distributed semiannually. Each change is highlighted by a vertical bar in the margin of the page. The effective date of each page is shown in the bottom right corner. Pages bearing the new effective date but no change bar simply indicate that text has shifted from one page to another.

Please keep this Change Record Page in your manual for reference.

Remove	Insert
i-vii	i-vii
GR 1-4, 7-14	GR 1-4, 7-14
RATE 7-8, 19-26, 31-32	RATE 7-8, 19-26, 31-32
CONDO 19-20	CONDO 19-20
IND 1-5	IND 1-5

