TABLE OF CONTENTS

SECTION PAGE

REFERENCE . . . . . REF 1

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

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

III. TECHNICAL ASSISTANCE . . . . . REF 1
- A. WYO Companies . . . . . REF 2
- B. NFIP Servicing Agent (NFIP Direct) . . . . . REF 2
- C. Special Direct Facility. . . . . REF 2

IV. CONTACT INFORMATION . . . . . REF 2
- A. NFIP Servicing Agent Contact Information for NFIP Direct Program Agents. . . . . REF 2
- B. NFIP General Contact Information for All NFIP Stakeholders . . . . . REF 3
- C. National Flood Insurance Program Bureau and Statistical Agent Regional Offices . . . . . REF 4

PAPERWORK BURDEN DISCLOSURE NOTICE . . . . . REF 6

GENERAL RULES. . . . . GR 1

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

II. POLICIES AND PRODUCTS AVAILABLE. . . . . GR 1
- A. Standard Flood Insurance Policy. . . . . GR 1
- B. Insurance Products . . . . . GR 3

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

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

V. EXAMPLES OF ELIGIBLE RISKS. . . . . GR 6
- A. Building Coverage . . . . . GR 6
- B. Contents Coverage . . . . . GR 6
- C. Condominiums . . . . . GR 7

TABLE OF CONTENTS (continued)

SECTION PAGE

GENERAL RULES (continued)

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

VII. EXAMPLES OF INELIGIBLE RISKS . . . GR 7
- A. Building Coverage . . . GR 7
- B. Contents Coverage . . . GR 7
- C. Non-Residential Condominium Unit . . . GR 8

VIII. POLICY EFFECTIVE DATE . . . GR 8
- A. Receipt Date (in the determination of the effective date) . . . GR 8
- B. Presentment of Premium Date Requirements for Loan Closing . . . GR 8
- C. Effective Date . . . GR 8

IX. COVERAGE . . . GR 11
- A. Limits of Coverage . . . GR 11
- B. Deductibles . . . GR 11
- C. Coverage D – Increased Cost of Compliance (ICC) Coverage . . . GR 11
- D. Reduction of Coverage Limits or Reformation . . . GR 12
- E. Loss Assessments . . . GR 12
- F. Tenant's Coverage . . . GR 13
- G. Coverage for Building Items Under the Condominium Unit-Owners' Contents Coverage . . . GR 13

X. SPECIAL RATING SITUATIONS . . . GR 13
- A. Tentative Rates . . . GR 13
- B. Submit-for-Rate . . . GR 14
- C. Provisional Rates . . . GR 14
- D. Buildings in More Than 1 Flood Zone/BFE . . . GR 14
- E. Different BFEs Reported . . . GR 14
- F. Flood Zone Discrepancies . . . GR 14

XI. MISCELLANEOUS . . . GR 14
- A. Policy Term . . . GR 14
- B. Application Submission . . . GR 14
- C. Delivery of the Policy . . . GR 15
- D. Evidence of Insurance . . . GR 15
- E. Assignment . . . GR 15
- F. Transfer of Business . . . GR 15
- G. Agents'/Producers' Commissions (NFIP Direct Business Only) . . . GR 15
- H. Contract Agent Rule . . . GR 15

APPLICATION . . . APP 1

I. USE OF THE FORM . . . APP 1

II. COMPLETING PART 1 OF THE FLOOD INSURANCE APPLICATION FORM . . . APP 1
- A. Policy Status . . . APP 1
- B. Policy Term . . . APP 1
- C. Agent Information . . . APP 1
- D. Insured Mailing Address . . . APP 1
- E. Disaster Assistance . . . APP 1
- F. Property Location . . . APP 2
- G. Mortgagee . . . APP 2

TABLE OF CONTENTS (continued)

SECTION PAGE

APPLICATION (continued)

H. Second Mortgagee/Other . . . APP 2
I. Community . . . APP 2
J. Building . . . APP 3
K. Contents . . . APP 5
L. Construction Data . . . APP 5
M. Coverage and Rating . . . APP 7
N. Signature . . . APP 8

III. COMPLETING PART 2 OF THE FLOOD INSURANCE APPLICATION FORM . . . APP 8
A. Section I – All Building Types . . . APP 8
B. Section II – Elevated Buildings . . . APP 9
C. Section III – Manufactured (Mobile) Homes/Travel Trailers . . . APP 10

IV. SCHEDULED BUILDING POLICY . . . APP 10

V. MAILING INSTRUCTIONS . . . APP 10

VI. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS . . . APP 11

RATING . . . RATE 1

I. AMOUNT OF INSURANCE AVAILABLE . . . RATE 1

II. RATE TABLES . . . RATE 1

III. DEDUCTIBLES . . . RATE 12
A. Deductible Buyback . . . RATE 12
B. Changes in Deductible Amount . . . RATE 12

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

V. RATING STEPS . . . RATE 15

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

VII. KEY POINTS FOR RATING . . . RATE 16
A. Basic Limits and Additional Limits . . . RATE 16
B. Whole Dollars . . . RATE 16
C. Increased Cost of Compliance (ICC) Premium . . . RATE 16
D. Federal Policy Fee . . . RATE 16
E. Buildings in More Than 1 Flood Zone/BFE . . . RATE 16
F. Different BFEs Reported . . . RATE 17
G. Flood Zone Discrepancies . . . RATE 17
H. Mortgagee on Policy – Higher Deductible Requested . . . RATE 17

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

IX. PRE-FIRM ELEVATED BUILDING RATED WITH PRE-FIRM RATES . . . RATE 18

X. AR ZONE AND AR DUAL ZONE RATING . . . RATE 18

XI. POST-FIRM AO ZONE RATING . . . RATE 18

TABLE OF CONTENTS (continued)

SECTION PAGE

RATING (continued)

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

XIII. REGULAR PROGRAM V-ZONE POST-FIRM CONSTRUCTION . . . . . RATE 19
- A. Rating All V-Zone Buildings . . . . . RATE 19
- B. Zones VE and V1–V30 — Enclosure Containing Machinery or Equipment Below BFE . . . . RATE 19
- C. 1975–'81 Post-FIRM V-Zone Construction . . . . . RATE 19
- D. 1981 Post-FIRM V-Zone Construction . . . . . RATE 19
- E. Elevated Buildings – Post-FIRM V-Zone Construction . . . . . RATE 19

XIV. SPECIAL RATING SITUATIONS . . . . . RATE 20
- A. Tentative Rates . . . . . RATE 20
- B. Alternative Rates . . . . . RATE 20
- C. Special Rates . . . . . RATE 21
- D. NFIP "Grandfather" Rules – Effect of Map Revisions on Flood Insurance Rates . . . . . RATE 21
- E. Post-'81 V-Zone Optional Rating . . . . . RATE 23
- F. Policies Requiring Re-Rating . . . . . RATE 23
- G. Submit-for-Rate . . . . . RATE 24
- H. Crawlspace . . . . . RATE 25

XV. CONTENTS LOCATION . . . . . RATE 26
- A. Single-Family Dwellings . . . . . RATE 26
- B. Multi-Family and Non-Residential Buildings . . . . . RATE 26

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

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

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

XIX. RATING EXAMPLES . . . . . RATE 47

CONDOMINIUMS . . . . . CONDO 1

IMPORTANT NOTICE TO AGENTS/PRODUCERS . . . . . CONDO 1

I. METHODS OF INSURING CONDOMINIUMS . . . . . CONDO 1
- A. Residential Condominium: Association Coverage on Building and Contents . . . . . CONDO 1
- B. Residential Condominium: Unit Owner's Coverage on Building and Contents . . . . . CONDO 1
- C. Non-Residential (Commercial) Condominium: Building and Contents . . . . . CONDO 1
- D. Non-Residential (Commercial) Condominium: Unit Owner's Coverage (Contents) . . . . . CONDO 1

II. RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY (RCBAP) FORM . . . . . CONDO 5

III. ELIGIBILITY REQUIREMENTS . . . . . CONDO 5
- A. General Building Eligibility . . . . . CONDO 5
- B. Condominium Building in the Course of Construction . . . . . CONDO 5

IV. COVERAGE . . . . . CONDO 6
- A. Property Covered . . . . . CONDO 6
- B. Coverage Limits . . . . . CONDO 6

TABLE OF CONTENTS (continued)

SECTION PAGE

CONDOMINIUMS (continued)

C. Replacement Cost . . . CONDO 6
D. Coinsurance . . . CONDO 6
E. Assessment Coverage . . . CONDO 6

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

VI. TENTATIVE RATES AND SCHEDULED BUILDINGS . . . CONDO 7

VII. COMMISSIONS (DIRECT BUSINESS ONLY) . . . CONDO 7

VIII. CANCELLATION OR ENDORSEMENT OF UNIT OWNERS' DWELLING POLICIES . . . CONDO 7

IX. APPLICATION FORM . . . CONDO 7
A. Type of Building . . . CONDO 7
B. Replacement Cost Value . . . CONDO 8
C. Coverage . . . CONDO 8
D. Rates and Fees . . . CONDO 8

X. CONDOMINIUM RATING EXAMPLES . . . CONDO 23

LOWEST FLOOR GUIDE . . . LFG 1

I. LOWEST FLOOR DETERMINATION . . . LFG 1
A. Non-Elevated Buildings . . . LFG 1
B. Elevated Buildings in A Zones . . . LFG 1
C. Elevated Buildings in V Zones . . . LFG 2
D. Hanging Floors (A Zones and V Zones) . . . LFG 3

II. USE OF ELEVATION CERTIFICATE . . . LFG 3
A. Mandatory Use of Elevation Certificate . . . LFG 3
B. Optional Rating Using the Elevation Certificate . . . LFG 3
C. Guidelines for Determining the Conversion from NGVD 1929 to NAVD 1988 . . . LFG 3

III. SPECIFIC BUILDING DRAWINGS . . . LFG 13

SPECIAL CERTIFICATIONS . . . CERT 1

I. NFIP ELEVATION CERTIFICATE . . . CERT 1

II. PHOTOGRAPH REQUIREMENTS . . . CERT 2

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

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

TABLE OF CONTENTS (continued)

SECTION PAGE

PREFERRED RISK POLICY . . . . . PRP 1

I. GENERAL DESCRIPTION . . . . . PRP 1

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

III. INELIGIBILITY . . . . . PRP 2

IV. DOCUMENTATION . . . . . PRP 2

V. RENEWAL . . . . . PRP 2

VI. COVERAGE LIMITATIONS . . . . . PRP 2

VII. REPLACEMENT COST COVERAGE . . . . . PRP 2

VIII. DISCOUNTS/FEES/ICC PREMIUM . . . . . PRP 3

IX. DEDUCTIBLES . . . . . PRP 3

X. ENDORSEMENTS . . . . . PRP 3

XI. CONVERSION OF A STANDARD-RATED POLICY TO A PRP DUE TO MISRATING . . . . . PRP 3

XII. CONVERSION OF A STANDARD-RATED POLICY TO A PRP DUE TO A MAP REVISION, LOMA, OR LOMR . . . . . PRP 3

XIII. CONVERSION OF A PRP TO A STANDARD-RATED POLICY . . . . . PRP 3

XIV. COMPLETING THE FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION . . . . . PRP 8
- A. Policy Status . . . . . PRP 8
- B. Policy Term . . . . . PRP 8
- C. Agent Information . . . . . PRP 8
- D. Insured Mailing Address . . . . . PRP 8
- E. Disaster Assistance . . . . . PRP 8
- F. First Mortgagee . . . . . PRP 8
- G. Second Mortgagee/Other . . . . . PRP 8
- H. Property Location . . . . . PRP 9
- I. Community . . . . . PRP 9
- J. Building . . . . . PRP 9
- K. Notice – Building Eligibility . . . . . PRP 12
- L. Premium . . . . . PRP 12
- M. Signature . . . . . PRP 12

MORTGAGE PORTFOLIO PROTECTION PROGRAM . . . . . MPPP 1

I. BACKGROUND . . . . . MPPP 1

II. REQUIREMENTS FOR PARTICIPATING IN THE MPPP . . . . . MPPP 1
- A. General . . . . . MPPP 1
- B. WYO Arrangement Article III – Fees . . . . . MPPP 2
- C. Use of WYO Company Fees for Lenders/Servicers or Others . . . . . MPPP 2
- D. Notification . . . . . MPPP 2
- E. Eligibility . . . . . MPPP 2
- F. Source of Offering . . . . . MPPP 2
- G. Dual Interest . . . . . MPPP 2

TABLE OF CONTENTS (continued)

SECTION PAGE

MORTGAGE PORTFOLIO PROTECTION PROGRAM (continued)

H. Term of Policy . . . MPPP 2
I. Coverage Offered. . . . MPPP 3
J. Policy Form . . . MPPP 3
K. Waiting Period . . . MPPP 3
L. Premium Payment . . . MPPP 3
M. Underwriting – Application . . . MPPP 3
N. Rates . . . MPPP 3
O. Policy Declarations Page Notification Requirements. . . . MPPP 3
P. Policy Reformation – Policy Correction. . . . MPPP 4
Q. Coverage Basis – Actual Cash Value or Replacement Cost . . . MPPP 4
R. Deductible . . . MPPP 4
S. Federal Policy Fee . . . MPPP 4
T. Renewability . . . MPPP 4
U. Cancellations . . . MPPP 4
V. Endorsement. . . . MPPP 4
W. Assignment to a Third Party . . . MPPP 4
X. Article XIII – Restriction on Other Flood Insurance . . . MPPP 4
Y. Participating WYO Companies . . . MPPP 5

GENERAL CHANGE ENDORSEMENT. . . . END 1

I. ENDORSEMENT RULES . . . END 1
A. Coverage Endorsements . . . END 1
B. Rating Endorsements. . . . END 1
C. Misrated Policy . . . END 2
D. Conversion of Standard-Rated Policy to PRP Due to Misrating . . . END 2
E. Changing Deductibles . . . END 3
F. Property Address Corrections. . . . END 3

II. ENDORSEMENT PROCESSING PRIOR TO POLICY RENEWAL (NFIP DIRECT BUSINESS ONLY) . . END 3
A. During the Last 90 Days of Policy Year . . . END 3
B. During the Last 75 Days of Policy Year . . . END 3
C. Refunds Generated from Endorsement Processing . . . END 4

III. PREPARATION OF FORM . . . END 4
A. General Instructions . . . END 4
B. Refund Processing Procedures. . . . END 4

IV. ENDORSEMENT RATING EXAMPLES . . . END 5

POLICY RENEWALS. . . . REN 1

I. GENERAL INFORMATION. . . . REN 1

II. RENEWAL NOTICE . . . REN 1
A. Renewing for the Same Coverage – Option A. . . . REN 1
B. Inflation Factor – Option B . . . REN 1
C. Nonrenewal and Cancellation . . . REN 1

III. PREMIUM PAYMENT DUE . . . REN 1

IV. FINAL NOTICE . . . REN 2

TABLE OF CONTENTS (continued)

SECTION PAGE

POLICY RENEWALS (continued)

V. RENEWAL EFFECTIVE DATE DETERMINATION . . . . . REN 2

VI. INSUFFICIENT RENEWAL INFORMATION. . . . . REN 2

VII. ENDORSEMENTS DURING RENEWAL CYCLE . . . . . REN 2

VIII. SEVERE REPETITIVE LOSS PROPERTIES . . . . . REN 2

IX. TRANSFER OF BUSINESS AT RENEWAL . . . . . REN 2

CANCELLATION/NULLIFICATION . . . . . CN 1

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

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

CLAIMS . . . . . CL 1

I. INSURED'S RESPONSIBILITIES . . . . . CL 1
- A. Filing a Claim. . . . . CL 1
- B. Appealing a Claim . . . . . CL 1

II. AGENT'S/PRODUCER'S RESPONSIBILITIES . . . . . CL 3

III. SINGLE ADJUSTER PROGRAM IMPLEMENTATION . . . . . CL 3
- A. Schedule and Notification . . . . . CL 3
- B. Training. . . . . CL 4
- C. Agent/Producer Responsibilities. . . . . CL 4

IV. INCREASED COST OF COMPLIANCE (ICC) CLAIMS . . . . . CL 4

POLICY . . . . . POL 1

DWELLING FORM. . . . . POL 3

GENERAL PROPERTY FORM . . . . . POL 25

RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY . . . . . POL 45

TABLE OF CONTENTS (continued)

SECTION PAGE

FLOOD MAPS . . . . . MAP 1

I. OVERVIEW . . . . . MAP 1
- A. Types of Flood Maps . . . . . MAP 1
- B. Map Information . . . . . MAP 1
- C. Communities with Unpublished Maps . . . . . MAP 1
- D. Unmapped Areas in Communities with Maps . . . . . MAP 1

II. MAP ZONES . . . . . MAP 1
- A. Special Flood Hazard Areas . . . . . MAP 1
- B. Moderate, Minimal Hazard Areas . . . . . MAP 2

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

IV. CHANGING OR CORRECTING A FLOOD MAP . . . . . MAP 2
- A. Letter of Map Amendment (LOMA) . . . . . MAP 2
- B. Letter of Map Revision (LOMR) . . . . . MAP 3
- C. Physical Map Revision . . . . . MAP 3

V. ORDERING FLOOD MAPS . . . . . MAP 3
- A. Ordering Instructions . . . . . MAP 3
- B. Prices . . . . . MAP 3
- C. Map Revisions . . . . . MAP 4

PROVISIONAL RATING . . . . . PR 1

I. GENERAL DESCRIPTION . . . . . PR 1

II. ELIGIBILITY REQUIREMENTS . . . . . PR 1

III. REFORMATION . . . . . PR 1
- A. Limitations . . . . . PR 1
- B. Endorsement Procedure . . . . . PR 1

IV. NOTIFICATION REQUIREMENTS . . . . . PR 2

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

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

COASTAL BARRIER RESOURCES SYSTEM . . . . . CBRS 1

LIST OF COMMUNITIES . . . . . CBRS 3

COMMUNITY RATING SYSTEM . . . . . CRS 1

I. GENERAL DESCRIPTION . . . . . CRS 1

II. ELIGIBILITY . . . . . CRS 1

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

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

ELIGIBLE COMMUNITIES . . . . . CRS 3

TABLE OF CONTENTS (continued)

SECTION PAGE

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

I. GENERAL DESCRIPTION . . . . . SRL 1

II. NOTIFICATION REQUIREMENTS . . . . . SRL 1

III. RE-UNDERWRITING REQUIREMENTS . . . . . SRL 1

IV. DISPUTE RESOLUTION . . . . . SRL 1

V. SEVERE REPETITIVE LOSS GRANT PROGRAM . . . . . SRL 2

GUIDANCE FOR LEASED FEDERAL PROPERTIES . . . . . LFP 1

I. GENERAL DESCRIPTION . . . . . LFP 1

II. NOTIFICATION REQUIREMENTS . . . . . LFP 1

III. TENTATIVE RATES . . . . . LFP 1

IV. APPEALS . . . . . LFP 1

DEFINITIONS . . . . . DEF 1

INDEX . . . . . IND 1

LIST OF TABLES

SECTION PAGE

REFERENCE

NFIP Servicing Agent Contact Information for NFIP Direct Program Agents . . . . . REF 2
NFIP General Contact Information for All NFIP Stakeholders . . . . . REF 3
National Flood Insurance Program Bureau and Statistical Agent Regional Offices . . . . . REF 4

GENERAL RULES

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

RATING

Amount of Insurance Available . . . . . RATE 1
Table 1. Emergency Program Rates . . . . . RATE 1
Table 2. Regular Program – Pre-FIRM Construction Rates . . . . . RATE 2
Table 3. Regular Program – Post-FIRM Construction Rates . . . . . RATE 3
Table 4. Regular Program – FIRM Zone AR and AR Dual Zones . . . . . RATE 9
Table 5. Regular Program – Pre-FIRM and Post-FIRM Elevation-Rated Rates . . . . . RATE 10
Table 6. Tentative Rates Table . . . . . RATE 11
Table 7. Federal Policy Fee and Probation Surcharge Table . . . . . RATE 12
Table 8A. Standard Deductibles . . . . . RATE 12
Table 8B. Deductible Factors . . . . . RATE 13
Table 9. Standard Flood Insurance Policy Increased Cost of Compliance (ICC) Coverage Premiums . . . . . RATE 14
Table 10. V-Zone Risk Rating Relativities Table . . . . . RATE 31

CONDOMINIUMS

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

SPECIAL CERTIFICATIONS

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

PREFERRED RISK POLICY

The PRP at a Glance . . . . . PRP 1
Preferred Risk Policy Condominium Rating Chart . . . . . PRP 5
PRP Coverage Limits Available Effective January 1, 2011 . . . . . PRP 6

MORTGAGE PORTFOLIO PROTECTION PROGRAM

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

POLICY RENEWALS

Summary of Policy Notices . . . . . REN 3

CANCELLATION/NULLIFICATION

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

LIST OF TABLES (continued)

SECTION PAGE

COASTAL BARRIER RESOURCES SYSTEM

List of Communities . . . . . CBRS 3

COMMUNITY RATING SYSTEM

Table 1. CRS Premium Discount Eligibility (Regular Program Communities Only) . . . . . CRS 2
Table 2. CRS Premium Discounts . . . . . CRS 2
Table 3. Community Rating System Eligible Communities . . . . . CRS 3

GUIDANCE FOR LEASED FEDERAL PROPERTIES

Table 1. Tentative Rates Table . . . . . LFP 2

LIST OF ILLUSTRATIONS

SECTION PAGE

APPLICATION

Flood Insurance Application, Part 1 . . . . . APP 13
Flood Insurance Application, Part 2 . . . . . APP 14

RATING

Contents Location in Non-Elevated Buildings . . . . . RATE 26
Contents Location in Elevated Buildings . . . . . RATE 28
V-Zone Risk Factor Rating Form and Instructions . . . . . RATE 33

CONDOMINIUM

Sample RCV Notification Letter . . . . . CONDO 9

LOWEST FLOOR GUIDE

Lowest Floor Guide for Zones A, AE, A1–A30, AH, AR, AR Dual . . . . . LFG 5
Lowest Floor Guide for Zones AO and A (without BFE) . . . . . LFG 5
Lowest Floor Guide for Zones V, VE, V1–V30 . . . . . LFG 7

SPECIAL CERTIFICATIONS

Residential Basement Floodproofing Certificate. . . . . CERT 7
Floodproofing Certificate for Non-Residential Structures. . . . . CERT 9
Elevation Certificate and Instructions . . . . . CERT 11

PREFERRED RISK POLICY

Flood Insurance Preferred Risk Policy Application . . . . . PRP 13

GENERAL CHANGE ENDORSEMENT

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

POLICY RENEWALS

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

CANCELLATION/NULLIFICATION

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

FLOOD MAPS

Map Service Center Order Form . . . . . MAP 5
Example of Flood Insurance Rate Map (FIRM) . . . . . MAP 7
Sample Flood Hazard Boundary Map (FHBM) . . . . . MAP 8

PROVISIONAL RATING

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

GUIDANCE FOR SEVERE REPETITIVE LOSS PROPERTIES

Agent SDF Notification Letter . . . . . SRL 3
Lender SDF Notification Letter . . . . . SRL 5
Policyholder SDF Notification Letter . . . . . SRL 7
Premium Increase Notification Letter . . . . . SRL 9

LIST OF ILLUSTRATIONS (continued)

SECTION PAGE

GUIDANCE FOR SEVERE REPETITIVE LOSS PROPERTIES (continued)

Renewal Billing Letter Within Appeal Period . . . . . SRL 11
Renewal Billing Letter After Appeal Period . . . . . SRL 12
Renewal Billing Letter After Additional Loss . . . . . SRL 13

GUIDANCE FOR LEASED FEDERAL PROPERTIES

Sample Policyholder Notification Letter . . . . . LFP 3
Sample Agent Notification Letter . . . . . LFP 4
Sample Lender Notification Letter . . . . . LFP 5