



FEMA

W-13070

December 16, 2013

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the National Flood Insurance Program (NFIP) Servicing Agent

FROM: David L. Miller 
Associate Administrator
Federal Insurance and Mitigation Administration

SUBJECT: June 1, 2014, Program Changes

The purpose of this memorandum is to provide notification of the changes that the NFIP will implement effective June 1, 2014. These changes primarily result from the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12) and will require modifications to the NFIP Flood Insurance Manual, Transaction Record Reporting and Processing (TRRP) Plan, and the Edit Specifications document. Highlights of the Program Changes effective June 1, 2014, include the following:

- New maximum limits for Other Residential buildings under the Standard Flood Insurance Policy (SFIP) General Property Form;
- Revised non-primary residence definition;
- Revised deductible amounts and changes to the minimum deductible;
- Clarification on the maximum coverage available for commercial properties and new process to ensure that only one policy per building is being insured under the NFIP;
- New declaration page requirement for Pre-FIRM subsidized policies;
- Clarification on subsidy elimination and grandfathering procedures;
- Revised SFIP forms.

Please see the following attachments for details of these upcoming Program changes:

- Attachment A – Summary of the NFIP June 2014 Program Changes
- Attachment B – Updated Coverage and Premium Tables for Other Residential Coverage Limits (Rate 1 and PRP tables) Effective June 1, 2014
- Attachment C – Letters Regarding Increased Maximum Limits, Residential Policyholders, and Duplicate Building Coverage; Updated Application Forms
- Attachment D – Deductible Tables Effective June 1, 2014
- Attachment E – Revised SFIP Forms Effective June 1, 2014
- Attachment F – TRRP Plan and Edit Specifications Changes Effective June 1, 2014

June 1, 2014, Program Changes

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The next scheduled updates to the Community Rating System (CRS) Eligible Communities list will be effective May 1, 2014, as planned. The NFIP will provide the revised list under separate cover by February 1, 2014.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Accounting, Claims, Data Processing, Marketing, Underwriting

ATTACHMENT A

SUMMARY OF THE NFIP JUNE 2014 PROGRAM CHANGES

1. Change to Maximum Coverage Limits (Section 100204)

In accordance with Section 100204 of the Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12), the maximum limits of building coverage available for non-condominium residential buildings designed for use for five or more families (classified as Other Residential buildings by the NFIP) will be increased to match the limits of commercial and other non-residential properties insured under the Standard Flood Insurance Policy (SFIP) General Property Form. This is an increase of available building coverage from \$250,000 per building to \$500,000. The maximum contents coverage for all policies covering Other Residential buildings will remain \$100,000 per policy. New premium combinations reflecting this change to the maximum limits for multi-family dwellings have been added to the Preferred Risk Policy (PRP) and PRP Eligibility Extension premium tables (see Attachment B). The new coverage limits are available for new business, renewals, or change endorsements that are effective on or after June 1, 2014.

At least 90 days prior to June 1, 2014, insurers must send the attached sample letter (see Attachment C) to all Other Residential policyholders to inform them of the new maximum limits. Insurers must also include a message on the Renewal Notice advising affected policyholders that higher limits are available.

2. Revised Primary Residence Definition (Section 100205)

Section 100205 of BW-12 requires FEMA to phase out Pre-FIRM subsidized rates for non-primary residences. On January 1, 2013, the NFIP began implementing this provision using an 80-percent occupancy threshold. Effective June 1, 2014, the NFIP will implement this provision by defining primary residence to be a building that will be lived in by the insured or the insured's spouse for more than 50 percent of the 365 days following the policy effective date.

To be eligible for replacement cost under the SFIP, the dwelling must be the insured's "principal residence" (i.e., the insured must live in the dwelling for 80 percent of the 365 days preceding the loss), and the dwelling must be insured 80 percent or more of its full replacement cost or the maximum amount of insurance available under the NFIP. If the dwelling only meets the definition of a "primary residence," and not the definition of "principal residence" in the SFIP, then any claim for building damages will be paid using Actual Cash Value. References to "Principal Residence" will be removed from the Flood Insurance Application, Preferred Risk Policy Application, and General Change Endorsement forms. See Attachment C for the revised forms.

At least 90 days prior to the policy renewal date, insurers must send the attached notice (see Attachment C) to all Pre-FIRM subsidized residential single-family dwelling policyholders (including condominium unit owners) to inform them of the revised definition of primary residence and the acceptable documentation needed to verify eligibility for the primary residence Pre-FIRM subsidy. Acceptable documentation of primary residence status includes the following:

- Driver's license
- Automobile registration
- Proof of insurance for a vehicle
- Voter's registration
- Documents showing where children attend school
- Homestead Tax Credit Form for Primary Residence

If the insurer does not receive the required documentation, the policy must be renewed as a non-primary residence and will receive the phased-in rate increase required by BW-12.

This change is for new business and renewal Pre-FIRM subsidized residential single-family dwelling (including condominium unit) policies that are effective on or after June 1, 2014. Mid-term endorsements are permitted if the policy effective date is on or after June 1, 2014.

3. Deductible Changes (Section 100210)

In accordance with Section 100210 of BW-12, FEMA is revising the minimum deductibles for the NFIP. The changes to the minimum deductibles are available only for new business and renewal policies that are effective on or after June 1, 2014. Insurers must advise affected policyholders of the new minimum deductible option as part of the renewal process, as all deductibles must comply with the new minimums. See Attachment D for the revised deductible tables. The revised minimum deductibles are as follows:

Full-Risk Rated Policies

- Policies rated with full-risk rates (Post-FIRM, Pre-FIRM elevation-rated, and all X-zone rated policies) or in AR, AR dual, or A99 zones will have a minimum deductible of \$1,000 for building coverage and \$1,000 for contents coverage if the building coverage does not exceed \$100,000.
- Policies rated with full-risk rates or in AR, AR dual or A99 zones will have a minimum deductible of \$1,250 for building coverage and \$1,250 for contents coverage if the building coverage exceeds \$100,000.

Pre-FIRM Subsidized Policies

- Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of \$1,500 for building or contents coverage if the building coverage does not exceed \$100,000.
- Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of \$2,000 for building or contents coverage if the building coverage exceeds \$100,000.

Contents-Only Policies

- Contents-only policies will use the same minimum deductibles that apply to building coverage that does not exceed \$100,000.

4. Maximum Coverage Availability for Non-Residential and Residential Coverage and Only One Policy Per Building (Excluding Residential Condominium Buildings) (Section 10228)

Excluding residential condominium buildings, NFIP-insured buildings can have only one policy with building coverage. Section 100228 of BW-12 clarifies that the total and aggregate liability for a non-residential building or non-condominium building designed for 5 or more families is \$500,000 per structure to be paid to the building owner. The law also reiterates that the maximum coverage available for a residential 1-4 family building or condominium unit is \$250,000 per policy. The NFIP Application forms included in the October 1, 2013, Flood Insurance Manual were updated to collect data specifying when a policy is held by a tenant. If building coverage is purchased by a tenant, regardless of occupancy, the landlord must be named on the policy. The SFIP prohibits duplicate building coverage by the same insured. If building coverage is purchased by an owner, tenants may be named as an additional insureds on the policy. The Application includes a disclaimer stating that “building coverage benefits – except for a residential condominium building – are not available if other building coverage has been purchased by the applicant or any other party for the same building” identified on the Application. This means that the NFIP will only pay for a building loss under one policy where the owner is named on the policy.

For all policies with a policy expiration date on or after June 1, 2014, at least 90 days prior to the policy expiration date, insurers must send a notice (see Attachment C for sample) to the insured and agent for all policies covering residential and non-residential buildings where duplicate coverage is indicated. The insurer must obtain the data added to the October 1, 2013, Application forms pertaining to tenant coverage and building coverage purchased. The information collected must be reported through the Transaction Record Reporting and Processing (TRRP) Plan.

The NFIP will provide insurers with a list of policies that indicate more than one policy for building coverage may have been issued for the same address. The lists are available on the insurers’ FTP site under the FTP folder ftpind/coxxxxx/duppol with the file name of W2RPDUP1 and W2RPDUP2. These lists are not exhaustive. Insurers are responsible for ensuring duplicate building policies are not issued for the same building. Insurers must also include the building owner on the policy and report the appropriate tenant information through the TRRP Plan. If there is more than one building at the same property location, each building must be uniquely identified. If there is more than one policy with building coverage covering the same building, all but one of the policies must be cancelled or endorsed to remove building coverage. If a duplicate policy is inadvertently issued for the same building, the NFIP will pay the building owner and any tenant(s) named on only one policy.

5. Policy Disclosure (Section 100234)

Section 100234 of BW-12 requires each NFIP policy to state the conditions, exclusions, and coverage limitations in plain English, in boldface type, and in a font size that is twice the size of the text of the body of the policy. This provision authorizes the Administrator to impose a civil penalty of not more than \$50,000 on any person who fails to comply with this requirement.

Copies of the three revised SFIP forms for use only by the NFIP Direct Servicing Agent are attached to this bulletin (Attachment E). These policy forms use 9-point Arial and 18-point Arial Narrow fonts to comply with this provision of the law.

Compliant policies must be sent to policyholders for all new policies effective on or after June 1, 2014, and upon the first renewal for existing policies on or after June 1, 2014. Under a separate cover, FEMA will provide generic versions of the three SFIP forms for WYO company use. All policies must be issued under each WYO company's own name and be signed by a WYO company authorized representative.

The previously printed versions of the SFIP forms contained minor variations from the forms promulgated in the Code of Federal Regulations (CFR), 44 CFR 61, Appendices (1), (2), and (3). Additional details on the variations between the old forms and the CFR will be provided under separate cover with the generic forms.

6. Changes to Declarations Page Requirements

For all applicable policies effective on or after June 1, 2014, the Declarations Pages must display the following:

- The Declarations Pages for Pre-FIRM subsidized policies must state “Pre-FIRM Subsidized.” This includes:
 - All policies covering Pre-FIRM buildings rated without elevation data from an Elevation Certificate and rated using zones Unnumbered A, AE, A1-A30, AH, AO, VE, and V1-V30, and
 - All policies effective prior to October 1, 2013, covering Pre-FIRM buildings in zones Unnumbered V and D with original new business dates prior to July 6, 2012, and no lapse on or after October 4, 2012.
- The Declarations Pages for policies covering primary residences must state “Y” when the policy covers a building that will be lived in by the insured or the insured's spouse for more than 50 percent of the 365 days following the policy effective date. The name of the data element field is changed from “Principal/Primary Residence” to “Primary Residence.”

7. Clarifications Regarding Subsidy Elimination

When transitioning a subsidized Pre-FIRM policy to a full-risk rate, insurers can use tentative rates to rate a policy for one year only. The policy must then be renewed using the information contained in an Elevation Certificate. When applying the tentative rate procedure for an elevated Pre-FIRM building with enclosure, always use “non-elevated/no-basement” building rates.

Tentative rates can be used for one year to transition subsidized Pre-FIRM Residential Condominium Building Association Policies (RCBAPs) to full-risk rates.

Use full-risk (Post-FIRM) Increased Cost of Compliance premiums and deductible factors when applying full-risk, tentative, or provisional rates to a Pre-FIRM building.

8. Clarification of Grandfather Rating Procedures

For rating purposes, an SFIP issued for a condominium unit under the Dwelling Form is independent of the RCBAP. An SFIP issued for a condominium unit under the Dwelling Form may not use the Declarations Page of an RCBAP to demonstrate eligibility for Pre-FIRM subsidized premium rates or grandfather procedures.

9. Renewal Notice Instructions

FEMA is requiring companies to include a message on the back of the Renewal Notice about the advantage of using certified mail to submit premium payments.

ATTACHMENT B

**UPDATED COVERAGE AND PREMIUM TABLES FOR
OTHER RESIDENTIAL COVERAGE LIMITS
EFFECTIVE JUNE 1, 2014**

RATING

This section contains information, including rate tables, required to accurately rate a National Flood Insurance Program (NFIP) flood insurance policy. Information and rates for the Preferred Risk Policy (PRP) and Residential Condominium Building Association Policy (RCBAP) are found in their respective sections.

The detailed drawings, and accompanying text and tables, in the Lowest Floor Guide section are to be used as a guide for identifying the lowest floor for rating buildings. This guide will assist in developing the proper rate for the building. Examples of some rating situations are shown at the end of this section.

I. AMOUNT OF INSURANCE AVAILABLE

BUILDING COVERAGE	EMERGENCY PROGRAM	REGULAR PROGRAM		
		Basic Insurance Limits	Additional Insurance Limits	Total Insurance Limits
Single-Family Dwelling	\$ 35,000 *	\$ 60,000	\$190,000	\$250,000
2-4 Family Dwelling	\$ 35,000 *	\$ 60,000	\$190,000	\$250,000
Other Residential	\$100,000 **	\$175,000	\$325,000	\$500,000
Non-Residential	\$100,000 **	\$175,000	\$325,000	\$500,000
CONTENTS COVERAGE				
Residential	\$ 10,000	\$ 25,000	\$ 75,000	\$100,000
Non-Residential	\$100,000	\$150,000	\$350,000	\$500,000

* In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$50,000.

** In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$150,000.

NOTE: For the RCBAP, refer to the Condominiums section of this manual for basic insurance limits and maximum amount of insurance available.

II. RATE TABLES

Rate tables are provided for the Emergency Program and for the Regular Program according to Pre-FIRM subsidized premium rates, or Post-FIRM/full-risk premium rates for each zone classification. Tables 1-5

show annual rates per \$100 of coverage. Table 6 provides tentative rates (for more information, see the Tentative Rates subsection in this section). See Table 7 for Federal Policy Fee and Probation Surcharge.

TABLE 1. EMERGENCY PROGRAM RATES

ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

	BUILDING	CONTENTS
Residential	.91	1.15
Non-Residential	.99	1.93

**TABLE 3B. PRP COVERAGE LIMITS AND PREMIUMS
FOR PROPERTIES CURRENTLY MAPPED IN B, C, OR X ZONES**

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

With Basement or Enclosure⁴

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$192	\$208	\$222	\$237	\$251	\$263	\$275	\$287	\$298
	\$ 30,000	\$208	\$223	\$238	\$253	\$266	\$279	\$291	\$303	\$314
	\$ 50,000	\$246	\$262	\$277	\$291	\$305	\$317	\$330	\$341	\$352
	\$ 75,000	\$264	\$280	\$295	\$309	\$323	\$335	\$348	\$359	\$370
	\$100,000	\$289	\$305	\$320	\$334	\$348	\$360	\$373	\$384	\$395
	\$125,000	\$297	\$313	\$327	\$342	\$356	\$368	\$381	\$392	\$403
	\$150,000	\$303	\$318	\$333	\$348	\$361	\$374	\$386	\$398	\$409
	\$200,000	\$338	\$353	\$368	\$383	\$396	\$409	\$421	\$433	\$444
	\$250,000	\$357	\$373	\$387	\$402	\$416	\$428	\$440	\$452	\$463
	\$300,000	\$370	\$385	\$399	\$413	\$426	\$438	\$451	\$462	\$472
	\$400,000	\$397	\$411	\$425	\$439	\$451	\$463	\$475	\$486	\$496
\$500,000	\$419	\$433	\$446	\$459	\$472	\$483	\$495	\$506	\$516	

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

Without Basement or Enclosure⁵

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$160	\$174	\$186	\$199	\$210	\$221	\$231	\$242	\$251
	\$ 30,000	\$181	\$193	\$205	\$218	\$229	\$240	\$251	\$261	\$270
	\$ 50,000	\$220	\$233	\$245	\$257	\$269	\$280	\$290	\$300	\$309
	\$ 75,000	\$243	\$255	\$268	\$279	\$290	\$301	\$312	\$322	\$331
	\$100,000	\$263	\$275	\$288	\$299	\$310	\$322	\$332	\$342	\$351
	\$125,000	\$273	\$286	\$298	\$309	\$321	\$331	\$341	\$351	\$360
	\$150,000	\$281	\$294	\$306	\$317	\$329	\$339	\$349	\$359	\$368
	\$200,000	\$313	\$325	\$338	\$349	\$360	\$370	\$381	\$390	\$399
	\$250,000	\$330	\$342	\$355	\$366	\$377	\$387	\$398	\$407	\$416
	\$300,000	\$351	\$362	\$374	\$383	\$394	\$404	\$414	\$422	\$431
	\$400,000	\$381	\$390	\$402	\$410	\$421	\$430	\$440	\$448	\$456
\$500,000	\$405	\$414	\$426	\$433	\$443	\$451	\$461	\$468	\$477	

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

2 Premium includes Federal Policy Fee of \$22.

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. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

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

TABLE 4B. PRP ELIGIBILITY EXTENSION COVERAGE LIMITS AND PREMIUMS FOR PROPERTIES NEWLY MAPPED INTO AN SFHA ON OR AFTER OCTOBER 1, 2008

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}
With Basement or Enclosure⁴

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$225	\$243	\$261	\$278	\$295	\$309	\$324	\$338	\$351
	\$ 30,000	\$243	\$263	\$280	\$298	\$313	\$328	\$343	\$356	\$369
	\$ 50,000	\$289	\$308	\$325	\$343	\$359	\$373	\$389	\$402	\$415
	\$ 75,000	\$311	\$329	\$347	\$364	\$381	\$395	\$410	\$423	\$437
	\$100,000	\$341	\$359	\$376	\$394	\$410	\$425	\$439	\$452	\$465
	\$125,000	\$350	\$368	\$386	\$403	\$419	\$434	\$449	\$462	\$476
	\$150,000	\$356	\$374	\$393	\$410	\$426	\$441	\$455	\$469	\$482
	\$200,000	\$398	\$416	\$434	\$451	\$467	\$482	\$497	\$510	\$524
	\$250,000	\$420	\$439	\$456	\$475	\$490	\$504	\$520	\$533	\$546
	\$300,000	\$437	\$454	\$471	\$488	\$503	\$517	\$532	\$544	\$558
	\$400,000	\$469	\$485	\$501	\$518	\$532	\$547	\$561	\$573	\$586
	\$500,000	\$495	\$510	\$527	\$543	\$557	\$571	\$584	\$596	\$609

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}
Without Basement or Enclosure⁵

CONTENTS COVERAGE		\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000
BUILDING COVERAGE	\$ 20,000	\$187	\$204	\$218	\$233	\$247	\$260	\$272	\$283	\$295
	\$ 30,000	\$212	\$226	\$241	\$256	\$269	\$282	\$295	\$307	\$317
	\$ 50,000	\$259	\$273	\$287	\$303	\$316	\$329	\$342	\$354	\$364
	\$ 75,000	\$285	\$300	\$315	\$328	\$342	\$355	\$367	\$378	\$390
	\$100,000	\$309	\$324	\$339	\$352	\$365	\$378	\$391	\$403	\$413
	\$125,000	\$321	\$337	\$351	\$364	\$377	\$390	\$402	\$413	\$425
	\$150,000	\$330	\$346	\$360	\$373	\$387	\$399	\$411	\$423	\$434
	\$200,000	\$368	\$384	\$398	\$411	\$425	\$437	\$449	\$459	\$471
	\$250,000	\$389	\$403	\$417	\$432	\$445	\$456	\$469	\$480	\$490
	\$300,000	\$414	\$427	\$440	\$452	\$465	\$476	\$488	\$498	\$509
	\$400,000	\$449	\$461	\$474	\$484	\$497	\$507	\$518	\$528	\$539
	\$500,000	\$478	\$490	\$501	\$511	\$523	\$532	\$543	\$553	\$563

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

2 Premium includes Federal Policy Fee of \$22.

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. Use this section of the table if a building elevated on a crawlspace has an attached garage without openings.

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

ATTACHMENT C

**LETTERS REGARDING INCREASED MAXIMUM LIMITS, RESIDENTIAL
POLICYHOLDERS, AND DUPLICATE BUILDING COVERAGE AND
UPDATED NFIP APPLICATION FORMS
EFFECTIVE JUNE 1, 2014**

**NATIONAL FLOOD INSURANCE PROGRAM
LETTER REGARDING INCREASED BUILDING COVERAGE LIMITS
FOR OTHER RESIDENTIAL BUILDINGS**

<Date>
<Named Insured>
Mailing Address: < >

Policy # < >
Property Address: < >

IMPORTANT — AMOUNT OF INSURANCE AVAILABLE

Dear Policyholder:

Effective June 1, 2014, the maximum building coverage limit available under the Standard Flood Insurance Policy General Property form for multi-family (Other Residential*) buildings that contain five or more residences has been increased from \$250,000 to \$500,000.

Policy records for the building insured on the flood policy identified above indicate that it is classified as an Other Residential building, thus making it eligible for increased building coverage amounts up to the revised maximum of \$500,000. You may increase coverage limits on your flood policy at any time on or after June 1, 2014, but remember that there is a 30-day standard waiting period for the revised coverage limits to go into effect.

The 30-day waiting period begins with the completion of a change request (endorsement) and the presentment of premium. Your flood insurance agent will be able to advise you of the additional premium amount due for the increased coverage and will assist you in completing and submitting the request with payment.

- To be effective at renewal, the annual premium, including the amount for the increased coverage, must be received by the insurer at least 30 days prior to the renewal effective date.
- If the premium is received more than 10 days after the endorsement request is made, the waiting period will be recalculated from the premium receipt date.
- The waiting period may be waived when the request is made in connection with a loan transaction.

* Other Residential – a classification used by the National Flood Insurance Program for all multi-family residential occupancy buildings that have five or more living units, such as apartment buildings, residential cooperative buildings, dormitories, and assisted-living facilities, or hotels, motels, tourist homes, and rooming houses that have five or more units where the normal guest occupancy is six months or more.

**NATIONAL FLOOD INSURANCE PROGRAM (NFIP)
IMPORTANT NOTICE TO RESIDENTIAL POLICYHOLDERS**

RE: <Named Insured>

Policy # < >

Property Address: < >

Dear Policyholder:

The Biggert-Waters Flood Insurance Reform Act of 2012 (BW-12) phases out subsidized rates for certain properties, including non-primary residences. Under these reforms, the annual premium rates for National Flood Insurance Program (NFIP) policies for non-primary residences must be increased by 25 percent a year until they reflect the full premium rate. Policy records indicate that you currently pay a Pre-Flood Insurance Rate Map (Pre-FIRM) subsidized rate. If you meet the following criteria, you may qualify for a primary residence subsidized rate that is not subject to the 25 percent annual increase to the full premium rate:

- Your property is your primary residence, lived in more than half of the year (or more than 50 percent) of the year;
- You owned the property prior to July 6, 2012, and
- The property has been continuously insured on or before July 6, 2012, or if there was a lapse in coverage, your policy was reinstated prior to October 4, 2012.

Effective June 1, 2014, for rating purposes only, FEMA defines a primary residence as a building that will be lived in by the insured or the insured's spouse for more than half (or more than 50 percent) of the 365 days following the policy effective date. A non-primary residence is a building that will be lived in by the insured or the insured's spouse for 50 percent or less of the 365 days following the policy effective date.

The NFIP now requires verification of primary residence status through documentation in addition to a signed statement. To receive the full subsidized primary residence rate, you must verify that the property address listed above is your primary residence by **submitting one of the following through your insurance agent:**

- Driver's license
- Automobile registration
- Proof of insurance for a vehicle
- Voter's registration
- Documents showing where children attend school; or
- Homestead Tax Credit Form for Primary Residence.

Because this premium increase is mandated by law, if you do not provide this documentation within 30 days of the date of this letter, your policy will be renewed as a non-primary residence and your premium will reflect the phased-in rate increase.

Please inform us if your status changes. If you fail to do so, this may result in voidance of coverage or any other remedies available under law.

In addition, please check the box below, sign and date this notice, and return it to:

<Company name and address>

Property Address: < >

The above address is my primary residence, and I and/or my spouse will live at this location for more than 50 percent of the 365 days following the policy effective date.

PURSUANT TO 28 U.S.C. § 1746 I CERTIFY UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE UNITED STATES OF AMERICA THAT THE FOREGOING IS TRUE AND CORRECT. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY CAUSE MY POLICY TO BE VOID, AND MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

Insured's Signature

Date

Insured's Printed Name

Please note that the Primary Residence definition for determining the appropriate premium rate for your Standard Flood Insurance Policy is not the same as the "Principal Residence" requirements of Section VII(V) of the Dwelling form. The Principal Residence 80 percent owner-occupancy and 80 percent insured-to-value thresholds provided in the Standard Flood Insurance Policy's Section VII(V) will continue to govern whether or not a building qualifies for Replacement Cost Value or Actual Cash Value loss settlement for claims.

If you have any questions about this notice, please call <company contact>.

**NATIONAL FLOOD INSURANCE PROGRAM (NFIP)
SAMPLE DUPLICATE POLICY, BUILDING COVERAGE NOTICE**

<Date>
<Named Insured>
Mailing Address: < >

Policy # < >
Property Address: < >

Dear Policyholder:

This letter is to notify you that National Flood Insurance Program (NFIP) policy records for the building insured on the flood policy identified above indicate that more than one NFIP policy with building coverage is currently in force for the building. As part of the reforms passed in the Biggert-Waters Flood Insurance Reform Act of 2012, the NFIP prohibits duplicate policies with building coverage on the same building, except for individual units within residential condominium buildings (the association may purchase a Residential Condominium Building Association Policy, and a unit owner may purchase a policy on the Dwelling form, but in the event of a loss the combined payments under the two policies cannot exceed the maximum amount allowed by law). Furthermore, policies with building coverage must be in the name of the building owner with an aggregate liability for building coverage not to exceed the maximum limit offered under a single Standard Flood Insurance Policy (SFIP). Therefore, the NFIP will only allow a single SFIP to respond to a building loss. In order for the policy identified above to be renewed with building coverage (Coverage A), additional information is required to ensure eligibility for building coverage. It is the agent and the insured's responsibility to ensure that the duplicate policy issue is resolved before the policy is renewed.

Please complete the information below, sign and date this notice, and return it to:

<Company name and address>

Property Address: < >

Are you a Tenant? Yes No
If Yes, are you requesting Building Coverage? Yes No

If Yes:

- **Building coverage must be removed from the policy, or the policy must be endorsed to include the building owner as a named insured.**
- **If the policy is endorsed to include the building owner as a named insured, any other SFIP containing building coverage for the building insured on this policy must be endorsed to remove the building coverage or cancelled.**

PURSUANT TO 28 U.S.C. § 1746, I CERTIFY UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE UNITED STATES OF AMERICA THAT THE FOREGOING IS TRUE AND CORRECT. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY CAUSE MY POLICY TO BE VOID, AND MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

Insured's Signature

Date

Insured's Printed Name

Contents coverage also may be available for contents owned by the building owner, and contents coverage also is available for each unit within the building for contents owned by the tenant. Ten percent of contents coverage may be applied to betterments or improvements. However, this will reduce the overall amount of contents coverage under the policy.

If you have any questions about this notice, please call <company contact>.

THIS LAYOUT OF THE REVISED FLOOD INSURANCE APPLICATION, PART 1 OF 2, IS PROVIDED FOR YOUR REFERENCE.
THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

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

**National Flood Insurance Program
FLOOD INSURANCE APPLICATION, PART 1 (OF 2)
IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.**

NEW RENEWAL TRANSFER (NFIP ONLY)

PRIOR POLICY #: _____

BILLING	FOR RENEWAL, BILL: <input type="checkbox"/> INSURED <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> FIRST MORTGAGEE <input type="checkbox"/> OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW) <input type="checkbox"/> SECOND MORTGAGEE	POLICY PERIOD	POLICY PERIOD IS FROM ____/____/____ TO ____/____/____ 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION. WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY <input type="checkbox"/> REQUIRED FOR LOAN TRANSACTION – NO WAITING PERIOD <input type="checkbox"/> MAP REVISION (ZONE CHANGE FROM NON-SFHA TO SFHA) – 1 DAY <input type="checkbox"/> TRANSFER (NFIP ONLY) – NO WAITING PERIOD																																				
AGENCY/PRODUCER INFORMATION	NAME AND MAILING ADDRESS OF AGENT/PRODUCER: AGENCY NO.: _____ AGENT'S TAX ID: _____ PHONE NO.: _____ FAX NO.: _____ EMAIL ADDRESS: _____	INSURED INFORMATION	PROPERTY PURCHASED ON OR AFTER 07/06/2012: <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, INDICATE THE PROPERTY PURCHASE DATE: ____/____/____ NAME AND MAILING ADDRESS OF INSURED: PHONE NO.: _____																																				
PROPERTY LOCATION	NOTE: ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED. IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS, IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX). FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING: _____	1ST MORTGAGEE	NAME AND MAILING ADDRESS OF FIRST MORTGAGEE: LOAN NO.: _____																																				
DISASTER ASSISTANCE	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FEMA <input type="checkbox"/> FHA <input type="checkbox"/> OTHER (SPECIFY): _____ CASE FILE NO.: _____	2ND MORTGAGEE/OTHER	NAME AND MAILING ADDRESS OF <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OTHER IF OTHER, SPECIFY: _____ LOAN NO.: _____																																				
COMMUNITY	RATING MAP INFORMATION NAME OF COUNTY/PARISH: _____ COMMUNITY NO./PANEL NO. AND SUFFIX: _____ FIRM ZONE: _____ COMMUNITY PROGRAM TYPE IS: <input type="checkbox"/> REGULAR <input type="checkbox"/> EMERGENCY	GRANDFATHERING INFORMATION GRANDFATHERED? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, <input type="checkbox"/> BUILT IN COMPLIANCE OR <input type="checkbox"/> CONTINUOUS COVERAGE (PROVIDE PRIOR POLICY NUMBER IN BOX ABOVE) CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: _____ CURRENT FIRM ZONE: _____ CURRENT BFE: _____																																					
BUILDING	BUILDING OCCUPANCY <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL) BUILDING PURPOSE <input type="checkbox"/> 100% RESIDENTIAL <input type="checkbox"/> 100% NON-RESIDENTIAL <input type="checkbox"/> MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: _____ % IS BUILDING A BUSINESS PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO	BASEMENT, ENCLOSURE, CRAWLSPACE <input type="checkbox"/> NONE <input type="checkbox"/> FINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> CRAWLSPACE <input type="checkbox"/> UNFINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> SUBGRADE CRAWLSPACE NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 OR MORE <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION IS COVERAGE FOR A CONDO UNIT? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING IN A CONDOMINIUM FORM OF OWNERSHIP? <input type="checkbox"/> YES <input type="checkbox"/> NO TOTAL NUMBER OF UNITS: _____ <input type="checkbox"/> HIGH-RISE <input type="checkbox"/> LOW-RISE IS BUILDING LOCATED ON FEDERAL LAND? <input type="checkbox"/> YES <input type="checkbox"/> NO	IS BUILDING WALLED AND ROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING IN THE COURSE OF CONSTRUCTION? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING OVER WATER? <input type="checkbox"/> NO <input type="checkbox"/> PARTIALLY <input type="checkbox"/> ENTIRELY IS BUILDING INSURED'S PRIMARY RESIDENCE? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING A RENTAL PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO IS THE INSURED A TENANT? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, SEE NOTICE BELOW. IS THE BUILDING A SEVERE REPETITIVE LOSS PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? <input type="checkbox"/> YES <input type="checkbox"/> NO (ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.) IS BUILDING ELEVATED? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, AREA BELOW IS: <input type="checkbox"/> FREE OF OBSTRUCTION <input type="checkbox"/> WITH OBSTRUCTION																																				
CONTENTS	CONTENTS LOCATED IN*: <input type="checkbox"/> BASEMENT/ENCLOSURE <input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE <input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL <input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER <input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, DESCRIBE: _____ *IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING.	CONSTRUCTION INFORMATION	CONSTRUCTION DATE: ____/____/____ CHECK ONE OF THE FOLLOWING: <input type="checkbox"/> BUILDING PERMIT <input type="checkbox"/> SUBSTANTIAL IMPROVEMENT <input type="checkbox"/> CONSTRUCTION <input type="checkbox"/> FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: <input type="checkbox"/> FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT: _____																																				
ELEVATION DATA	IS BUILDING POST-FIRM CONSTRUCTION? <input type="checkbox"/> YES <input type="checkbox"/> 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 ELEVATION CERTIFICATE.)	BUILDING DIAGRAM NO.: _____ LOWEST ADJACENT GRADE (LAG): _____ ELEVATION CERTIFICATION DATE: ____/____/____ LOWEST FLOOR ELEVATION: _____ (-) BASE FLOOR ELEVATION: _____ (-) DIFFERENCE TO NEAREST FOOT: _____ (+ OR -) IN ZONES V AND V1-V30 ONLY. DOES BASE FLOOR ELEVATION INCLUDE EFFECTS OF WAVE ACTION? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING FLOODPROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO (SEE THE NFIP FLOOD INSURANCE MANUAL FOR CERTIFICATION FORM.)																																					
COVERAGE AND RATING	ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): \$ _____ DEDUCTIBLE: BUILDING \$ _____ CONTENTS \$ _____ DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input type="checkbox"/> NO																																						
<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">INSURANCE COVERAGE</th> <th rowspan="2">TOTAL AMOUNT OF INSURANCE</th> <th colspan="3">BASIC LIMITS</th> <th colspan="3">ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)</th> <th rowspan="2">DEDUCTIBLE</th> <th rowspan="2">TOTAL PREMIUM</th> </tr> <tr> <th>AMOUNT OF INSURANCE</th> <th>RATE</th> <th>ANNUAL PREMIUM</th> <th>AMOUNT OF INSURANCE</th> <th>RATE</th> <th>ANNUAL PREMIUM</th> </tr> </thead> <tbody> <tr> <td>BUILDING</td> <td></td> <td></td> <td></td> <td style="text-align:right">.00</td> <td></td> <td></td> <td style="text-align:right">.00</td> <td style="text-align:right">.00</td> <td style="text-align:right">.00</td> </tr> <tr> <td>CONTENTS</td> <td></td> <td></td> <td></td> <td style="text-align:right">.00</td> <td></td> <td></td> <td style="text-align:right">.00</td> <td style="text-align:right">.00</td> <td style="text-align:right">.00</td> </tr> </tbody> </table>				INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	BUILDING				.00			.00	.00	.00	CONTENTS				.00			.00	.00	.00
INSURANCE COVERAGE	TOTAL AMOUNT OF INSURANCE	BASIC LIMITS				ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	TOTAL PREMIUM																													
		AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM																																
BUILDING				.00			.00	.00	.00																														
CONTENTS				.00			.00	.00	.00																														
RATE CATEGORY: <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATE <input type="checkbox"/> PROVISIONAL RATING PAYMENT METHOD: <input type="checkbox"/> CHECK <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____																																							
SIGNATURE	NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.		ANNUAL SUBTOTAL \$ _____ ICC PREMIUM _____ SUBTOTAL _____ CRS PREMIUM DISCOUNT _____ % SUBTOTAL _____ RESERVE FUND _____ % SUBTOTAL _____ PROBATION SURCHARGE _____ FEDERAL POLICY FEE _____ TOTAL AMOUNT DUE \$ _____																																				
SIGNATURE OF INSURANCE AGENT/PRODUCER _____ DATE (MM/DD/YYYY) ____/____/____		SIGNATURE OF INSURED (OPTIONAL) _____ DATE (MM/DD/YYYY) ____/____/____																																					

PLEASE SUBMIT TOTAL AMOUNT DUE WITH THE NFIP COPY OF THIS APPLICATION.
IF PAYING BY CHECK OR MONEY ORDER, MAKE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM.
IMPORTANT — COMPLETE PART 1 AND PART 2 (ON LAST PAGE) BEFORE SENDING APPLICATION TO THE NFIP. — IMPORTANT

THIS LAYOUT OF THE REVISED PREFERRED RISK POLICY APPLICATION, PART 1 OF 2, IS PROVIDED FOR YOUR REFERENCE. THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

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

**National Flood Insurance Program
PREFERRED RISK POLICY APPLICATION, PART 1 (OF 2)**

IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.

NEW RENEWAL TRANSFER (NFIP ONLY)

PRIOR POLICY #: _____

BILLING	FOR RENEWAL, BILL: <input type="checkbox"/> INSURED <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> FIRST MORTGAGEE <input type="checkbox"/> OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW) <input type="checkbox"/> SECOND MORTGAGEE	POLICY PERIOD									
AGENT/PRODUCER INFORMATION	NAME AND MAILING ADDRESS OF AGENT/PRODUCER: AGENCY NO.: _____ AGENT'S TAX ID: _____ PHONE NO.: _____ FAX NO.: _____ EMAIL ADDRESS: _____	INSURED INFORMATION									
PROPERTY LOCATION	NOTE: ONE BUILDING PER POLICY – BLANKET COVERAGE NOT PERMITTED. IS INSURED PROPERTY LOCATION SAME AS INSURED'S MAILING ADDRESS? <input type="checkbox"/> YES <input type="checkbox"/> NO. IF NO, ENTER PROPERTY ADDRESS. IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX).	1ST MORTGAGEE									
DISASTER ASSISTANCE	FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING: _____ IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FEMA <input type="checkbox"/> FHA <input type="checkbox"/> OTHER (SPECIFY): _____ CASE FILE NO.: _____	2ND MORTGAGEE/OTHER									
COMMUNITY	RATING MAP INFORMATION NAME OF COUNTY/PARISH: _____ COMMUNITY NO./PANEL NO. AND SUFFIX: _____ FIRM ZONE: _____	COMMUNITY									
BUILDING	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:30%;"> BUILDING OCCUPANCY <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL) </td> <td style="width:30%;"> BASEMENT, ENCLOSURE, CRAWLSPACE <input type="checkbox"/> NONE <input type="checkbox"/> FINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> CRAWLSPACE <input type="checkbox"/> UNFINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> SUBGRADE CRAWLSPACE </td> <td style="width:40%;"> IS BUILDING LOCATED ON FEDERAL LAND? <input type="checkbox"/> YES <input type="checkbox"/> NO ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): \$ _____ </td> </tr> <tr> <td> BUILDING PURPOSE <input type="checkbox"/> 100% RESIDENTIAL <input type="checkbox"/> 100% NON-RESIDENTIAL <input type="checkbox"/> MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: _____% </td> <td> NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 OR MORE <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TOWNHOUSE/ROWHOUSE (RCBP LOW-RISE ONLY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION </td> <td> IS BUILDING INSURED'S PRIMARY RESIDENCE? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING A RENTAL PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO IS THE INSURED A TENANT? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, SEE NOTICE BELOW. </td> </tr> <tr> <td> IS COVERAGE FOR A CONDO UNIT? <input type="checkbox"/> YES <input type="checkbox"/> NO IS CONDO UNIT A TOWNHOUSE/ROWHOUSE? <input type="checkbox"/> YES <input type="checkbox"/> NO </td> <td> IS BUILDING WALLED AND ROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING IN THE COURSE OF CONSTRUCTION? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING OVER WATER? <input type="checkbox"/> NO <input type="checkbox"/> PARTIALLY <input type="checkbox"/> ENTIRELY </td> <td> DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? <input type="checkbox"/> YES <input type="checkbox"/> NO (ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.) IS BUILDING ELEVATED? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, AREA BELOW IS: <input type="checkbox"/> FREE OF OBSTRUCTION <input type="checkbox"/> WITH OBSTRUCTION </td> </tr> </table>	BUILDING OCCUPANCY <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL)	BASEMENT, ENCLOSURE, CRAWLSPACE <input type="checkbox"/> NONE <input type="checkbox"/> FINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> CRAWLSPACE <input type="checkbox"/> UNFINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> SUBGRADE CRAWLSPACE	IS BUILDING LOCATED ON FEDERAL LAND? <input type="checkbox"/> YES <input type="checkbox"/> NO ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): \$ _____	BUILDING PURPOSE <input type="checkbox"/> 100% RESIDENTIAL <input type="checkbox"/> 100% NON-RESIDENTIAL <input type="checkbox"/> MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: _____%	NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 OR MORE <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TOWNHOUSE/ROWHOUSE (RCBP LOW-RISE ONLY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION	IS BUILDING INSURED'S PRIMARY RESIDENCE? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING A RENTAL PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO IS THE INSURED A TENANT? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, SEE NOTICE BELOW.	IS COVERAGE FOR A CONDO UNIT? <input type="checkbox"/> YES <input type="checkbox"/> NO IS CONDO UNIT A TOWNHOUSE/ROWHOUSE? <input type="checkbox"/> YES <input type="checkbox"/> NO	IS BUILDING WALLED AND ROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING IN THE COURSE OF CONSTRUCTION? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING OVER WATER? <input type="checkbox"/> NO <input type="checkbox"/> PARTIALLY <input type="checkbox"/> ENTIRELY	DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? <input type="checkbox"/> YES <input type="checkbox"/> NO (ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.) IS BUILDING ELEVATED? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, AREA BELOW IS: <input type="checkbox"/> FREE OF OBSTRUCTION <input type="checkbox"/> WITH OBSTRUCTION	N F I P C O P Y
BUILDING OCCUPANCY <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL)	BASEMENT, ENCLOSURE, CRAWLSPACE <input type="checkbox"/> NONE <input type="checkbox"/> FINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> CRAWLSPACE <input type="checkbox"/> UNFINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> SUBGRADE CRAWLSPACE	IS BUILDING LOCATED ON FEDERAL LAND? <input type="checkbox"/> YES <input type="checkbox"/> NO ESTIMATED BUILDING REPLACEMENT COST (INCLUDING FOUNDATION): \$ _____									
BUILDING PURPOSE <input type="checkbox"/> 100% RESIDENTIAL <input type="checkbox"/> 100% NON-RESIDENTIAL <input type="checkbox"/> MIXED-USE – SPECIFY PERCENTAGE OF RESIDENTIAL USE: _____%	NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 OR MORE <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TOWNHOUSE/ROWHOUSE (RCBP LOW-RISE ONLY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION	IS BUILDING INSURED'S PRIMARY RESIDENCE? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING A RENTAL PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO IS THE INSURED A TENANT? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, SEE NOTICE BELOW.									
IS COVERAGE FOR A CONDO UNIT? <input type="checkbox"/> YES <input type="checkbox"/> NO IS CONDO UNIT A TOWNHOUSE/ROWHOUSE? <input type="checkbox"/> YES <input type="checkbox"/> NO	IS BUILDING WALLED AND ROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING IN THE COURSE OF CONSTRUCTION? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING OVER WATER? <input type="checkbox"/> NO <input type="checkbox"/> PARTIALLY <input type="checkbox"/> ENTIRELY	DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? <input type="checkbox"/> YES <input type="checkbox"/> NO (ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.) IS BUILDING ELEVATED? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, AREA BELOW IS: <input type="checkbox"/> FREE OF OBSTRUCTION <input type="checkbox"/> WITH OBSTRUCTION									
CONTENTS	CONTENTS LOCATED IN*: <input type="checkbox"/> ENCLOSURE ONLY (BASEMENT ONLY NOT ELIGIBLE) <input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE <input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL <input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER <input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR *IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING.	CONSTRUCTION INFORMATION									
BUILDING ELIGIBILITY	THE PREFERRED RISK POLICY (PRP) IS ONLY AVAILABLE IF ALL ANSWERS TO QUESTIONS A AND B ARE NO, EXCEPT FOR BUILDINGS ELIGIBLE UNDER THE PRP ELIGIBILITY EXTENSION, FOR WHICH THE ANSWER TO QUESTION A MAY BE YES. ANSWER THE FOLLOWING TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP: A) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA (SFHA)? <input type="checkbox"/> YES <input type="checkbox"/> NO B) DO ANY OF THE FOLLOWING CONDITIONS, ARISING FROM 1 OR MORE OCCURRENCES IN ANY 10-YEAR PERIOD, EXIST? • 2 LOSS PAYMENTS, EACH MORE THAN \$1,000 <input type="checkbox"/> YES <input type="checkbox"/> NO • 3 OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT <input type="checkbox"/> YES <input type="checkbox"/> NO • 2 FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN \$1,000 <input type="checkbox"/> YES <input type="checkbox"/> NO • 3 FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT <input type="checkbox"/> YES <input type="checkbox"/> NO • 1 FLOOD INSURANCE CLAIM PAYMENT AND 1 FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN \$1,000 <input type="checkbox"/> YES <input type="checkbox"/> NO	COVERAGE AND PREMIUM									
SIGNATURE	NOTICE: BUILDING COVERAGE BENEFITS – EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING – ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.	CONSTRUCTION INFORMATION									
SIGNATURE	SIGNATURE OF INSURANCE AGENT/PRODUCER _____ DATE (MM/DD/YYYY) _____ SIGNATURE OF INSURED (OPTIONAL) _____ DATE (MM/DD/YYYY) _____	CONSTRUCTION INFORMATION									
	CONSTRUCTION DATE: ____/____/____ CHECK ONE OF THE FOLLOWING: <input type="checkbox"/> BUILDING PERMIT <input type="checkbox"/> SUBSTANTIAL IMPROVEMENT <input type="checkbox"/> CONSTRUCTION <input type="checkbox"/> FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES <input type="checkbox"/> FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT	CONSTRUCTION INFORMATION									
	ENTER SELECTED OPTION FROM THE PREMIUM TABLES IN THE FLOOD INSURANCE MANUAL BUILDING AND CONTENTS COVERAGE COMBINATION BUILDING: \$ _____ CONTENTS: \$ _____ PREMIUM: \$ _____ CONTENTS COVERAGE ONLY AMOUNT: \$ _____ PREMIUM: \$ _____	CONSTRUCTION INFORMATION									

PLEASE SUBMIT TOTAL AMOUNT DUE WITH THE NFIP COPY OF THIS APPLICATION. IF PAYING BY CHECK OR MONEY ORDER, MAKE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM. IMPORTANT — COMPLETE PART 1 AND PART 2 (ON LAST PAGE) BEFORE SENDING APPLICATION TO THE NFIP. — IMPORTANT

THIS LAYOUT OF THE REVISED GENERAL CHANGE ENDORSEMENT, PART 1 OF 2, IS PROVIDED FOR YOUR REFERENCE.
THE FINAL FORM WILL BE RELEASED UPON O.M.B. APPROVAL.

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

National Flood Insurance Program

FLOOD INSURANCE GENERAL CHANGE ENDORSEMENT, PART 1 (OF 2)

POLICY #: _____

IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.

CHANGE	REASON FOR CHANGE (CHECK ALL THAT APPLY) <input type="checkbox"/> MORTGAGEE <input type="checkbox"/> MAILING ADDRESS <input type="checkbox"/> INCREASE COVERAGE <input type="checkbox"/> BILLING <input type="checkbox"/> BUILDING INFORMATION <input type="checkbox"/> AGENT/PRODUCER <input type="checkbox"/> INSURED INFORMATION <input type="checkbox"/> OTHER (SPECIFY): _____	ASSIGNMENT	REASON FOR ASSIGNMENT: <input type="checkbox"/> NEW PURCHASE DATE OF PURCHASE: ____/____/____ <input type="checkbox"/> OTHER (SPECIFY): _____	BILLING	FOR RENEWAL BILL: <input type="checkbox"/> INSURED <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> FIRST MORTGAGEE <input type="checkbox"/> OTHER (AS SPECIFIED IN THE "2ND MORTGAGEE/OTHER" BOX BELOW) <input type="checkbox"/> SECOND MORTGAGEE																																																								
POLICY PERIOD	POLICY PERIOD IS FROM ____/____/____ TO ____/____/____ 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION. ENDORSEMENT EFFECTIVE DATE: ____/____/____ FOR ADDED COVERAGE, INDICATE THE APPLICABLE WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY <input type="checkbox"/> REQUIRED FOR LOAN TRANSACTION - NO WAITING <input type="checkbox"/> MAP REVISION (ZONE CHANGE FROM NON-SFHA TO SFHA) - 1 DAY			INSURED INFORMATION	NAME AND MAILING ADDRESS OF INSURED: PHONE NO.: _____																																																								
AGENT/PRODUCER INFORMATION	NAME AND MAILING ADDRESS OF AGENT/PRODUCER: AGENCY NO.: _____ AGENT'S TAX ID: _____ PHONE NO.: _____ FAX NO.: _____ EMAIL ADDRESS: _____			PROPERTY LOCATION	NOTE: ONE BUILDING PER POLICY - BLANKET COVERAGE NOT PERMITTED. IS INSURED PROPERTY LOCATION SAME AS INSURED MAILING ADDRESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS, IF RURAL, ENTER LEGAL DESCRIPTION, OR GEOGRAPHIC LOCATION OF PROPERTY (DO NOT USE P.O. BOX). FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING: _____																																																								
1ST MORTGAGEE	NAME AND MAILING ADDRESS OF FIRST MORTGAGEE: LOAN NO.: _____			2ND MORTGAGEE/ OTHER	NAME AND MAILING ADDRESS OF: <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OTHER (SPECIFY): _____ LOAN NO.: _____																																																								
COMMUNITY	RATING MAP INFORMATION NAME OF COUNTY/PARISH: _____ COMMUNITY NO./PANEL NO. AND SUFFIX: _____ FIRM ZONE: _____ COMMUNITY PROGRAM TYPE IS: <input type="checkbox"/> REGULAR <input type="checkbox"/> EMERGENCY			GRANDFATHERING INFORMATION	GRANDFATHERED? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, <input type="checkbox"/> BUILT IN COMPLIANCE OR <input type="checkbox"/> CONTINUOUS COVERAGE PRIOR POLICY NO.: _____ CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: _____ CURRENT FIRM ZONE: _____ CURRENT BFE: _____																																																								
BUILDING	BUILDING OCCUPANCY <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> NONE <input type="checkbox"/> FINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> CRAWLSPACE <input type="checkbox"/> UNFINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> SUBGRADE CRAWLSPACE <input type="checkbox"/> NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL) NUMBER OF FLOORS IN BUILDING (INCLUDING BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 OR MORE <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TOWNHOUSE/ROWHOUSE (RCBAP LOW-RISE ONLY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION BUILDING PURPOSE <input type="checkbox"/> 100% RESIDENTIAL <input type="checkbox"/> 100% NON-RESIDENTIAL <input type="checkbox"/> MIXED-USE - SPECIFY _____ PERCENTAGE OF RESIDENTIAL USE: _____ % IS BUILDING A BUSINESS PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO IS COVERAGE FOR A CONDO UNIT? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING IN A CONDOMINIUM FORM OF OWNERSHIP? <input type="checkbox"/> YES <input type="checkbox"/> NO TOTAL NUMBER OF UNITS: _____ <input type="checkbox"/> HIGH-RISE <input type="checkbox"/> LOW-RISE			CONSTRUCTION INFORMATION	IS BUILDING WALLED AND ROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING IN THE COURSE OF CONSTRUCTION? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING OVER WATER? <input type="checkbox"/> NO <input type="checkbox"/> PARTIALLY <input type="checkbox"/> ENTIRELY IS BUILDING INSURED'S PRIMARY RESIDENCE? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING A RENTAL PROPERTY? <input type="checkbox"/> YES <input type="checkbox"/> NO IS THE INSURED A TENANT? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, IS THE TENANT REQUESTING BUILDING COVERAGE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, SEE NOTICE BELOW. DOES THE BUILDING HAVE ANY ADDITIONS OR EXTENSIONS? <input type="checkbox"/> YES <input type="checkbox"/> NO (ADDITIONS AND EXTENSIONS MAY BE SEPARATELY INSURED.) IS BUILDING ELEVATED? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, AREA BELOW IS: <input type="checkbox"/> FREE OF OBSTRUCTION <input type="checkbox"/> WITH OBSTRUCTION CONSTRUCTION DATE: ____/____/____ CHECK ONE OF THE FOLLOWING: <input type="checkbox"/> BUILDING PERMIT <input type="checkbox"/> SUBSTANTIAL IMPROVEMENT <input type="checkbox"/> CONSTRUCTION <input type="checkbox"/> FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT <input type="checkbox"/> FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES																																																								
CONTENTS	CONTENTS LOCATED IN*: <input type="checkbox"/> BASEMENT/ENCLOSURE <input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE <input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL <input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER <input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN 1 FULL FLOOR IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, DESCRIBE: _____ *IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING.			ELEVATION DATA	IS BUILDING POST-FIRM CONSTRUCTION? <input type="checkbox"/> YES <input type="checkbox"/> NO BUILDING DIAGRAM NO.: _____ LOWEST ADJACENT GRADE (LAG): _____ ELEVATION CERTIFICATION DATE: ____/____/____ LOWEST FLOOR ELEVATION: _____ (-) BASE FLOOD ELEVATION: _____ (-) DIFFERENCE TO NEAREST FOOT: _____ (+ OR -) (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 ELEVATION CERTIFICATE.) IN ZONES V AND V1-V30 ONLY, DOES BASE FLOOD ELEVATION INCLUDE EFFECTS OF WAVE ACTION? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING FLOODPROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO (SEE THE NFIP FLOOD INSURANCE MANUAL FOR CERTIFICATION FORM.)																																																								
ESTIMATED BUILDING REPLACEMENT COST	(INCLUDING FOUNDATION): \$ _____ DEDUCTIBLE*: BUILDING \$ _____ CONTENTS \$ _____ DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input type="checkbox"/> NO * THE PRP PROVIDES THE STANDARD DEDUCTIBLES ONLY.			TO INCREASE/DECREASE COVERAGE, COMPLETE SECTIONS A & B. FOR RATE CHANGE, COMPLETE SECTION A ONLY.																																																									
COVERAGE AND RATING	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">INSURANCE COVERAGE</th> <th colspan="3">SECTION A - CURRENT LIMITS</th> <th colspan="3">SECTION B - NEW LIMITS</th> <th rowspan="2">A + B PREMIUM</th> </tr> <tr> <th>AMOUNT</th> <th>RATE</th> <th>PREMIUM</th> <th>AMOUNT</th> <th>RATE</th> <th>PREMIUM</th> </tr> </thead> <tbody> <tr> <td>BUILDING BASIC LIMIT</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>BUILDING ADDITIONAL LIMIT</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>CONTENTS BASIC LIMIT</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>CONTENTS ADDITIONAL LIMIT</td> <td></td><td></td><td></td><td></td><td></td><td></td><td></td> </tr> <tr> <td>FOR PRP ONLY, ENTER LIMITS FROM THE NFIP FLOOD INSURANCE MANUAL</td> <td>BUILDING</td><td>CONTENTS</td><td>PREMIUM</td><td>BUILDING</td><td>CONTENTS</td><td>PREMIUM</td><td></td> </tr> </tbody> </table>							INSURANCE COVERAGE	SECTION A - CURRENT LIMITS			SECTION B - NEW LIMITS			A + B PREMIUM	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	BUILDING BASIC LIMIT								BUILDING ADDITIONAL LIMIT								CONTENTS BASIC LIMIT								CONTENTS ADDITIONAL LIMIT								FOR PRP ONLY, ENTER LIMITS FROM THE NFIP FLOOD INSURANCE MANUAL	BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM	
INSURANCE COVERAGE	SECTION A - CURRENT LIMITS			SECTION B - NEW LIMITS			A + B PREMIUM																																																						
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM																																																							
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FOR PRP ONLY, ENTER LIMITS FROM THE NFIP FLOOD INSURANCE MANUAL	BUILDING	CONTENTS	PREMIUM	BUILDING	CONTENTS	PREMIUM																																																							
SIGNATURE	IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW <table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th colspan="3">BUILDING COVERAGE</th> <th colspan="3">CONTENTS COVERAGE</th> </tr> <tr> <th>BASIC</th> <th>ADDITIONAL</th> <th>TOTAL</th> <th>BASIC</th> <th>ADDITIONAL</th> <th>TOTAL</th> </tr> </thead> <tbody> <tr> <td></td><td></td><td></td><td></td><td></td><td></td> </tr> </tbody> </table>			BUILDING COVERAGE			CONTENTS COVERAGE			BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL							PAYMENT METHOD:	SUBTOTAL <input type="checkbox"/> CHECK DEDUCTIBLE DISCOUNT/SURCHARGE <input type="checkbox"/> CREDIT CARD SUBTOTAL <input type="checkbox"/> OTHER: _____ ICC PREMIUM SUBTOTAL CRS PREMIUM DISCOUNT _____ % SUBTOTAL RESERVE FUND _____ % SUBTOTAL PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Federal Policy Fee) DIFFERENCE _____ (+/-) PRO-RATA FACTOR TOTAL AMOUNT DUE _____ (+/-)																																						
BUILDING COVERAGE			CONTENTS COVERAGE																																																										
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL																																																								
NOTICE: BUILDING COVERAGE BENEFITS - EXCEPT FOR A RESIDENTIAL CONDOMINIUM BUILDING - ARE NOT AVAILABLE IF OTHER NFIP BUILDING COVERAGE HAS BEEN PURCHASED BY THE APPLICANT OR ANY OTHER PARTY FOR THE SAME BUILDING. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE AND/OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, AND 4.																																																													
SIGNATURE OF INSURANCE AGENT/PRODUCER _____ DATE (MM/DD/YYYY) ____/____/____				SIGNATURE OF INSURED (IF APPLICABLE) _____ DATE (MM/DD/YYYY) ____/____/____																																																									
SIGNATURE OF ASSIGNEE (FOR ASSIGNMENT ONLY) _____ DATE (MM/DD/YYYY) ____/____/____																																																													

NFIP COPY

PLEASE SUBMIT TOTAL AMOUNT DUE WITH THE NFIP COPY OF THIS ENDORSEMENT. IF PAYING BY CHECK OR MONEY ORDER, MAKE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM. ATTACH CHECK OR MONEY ORDER TO ORIGINAL AND SEND TO NFIP. KEEP SECOND COPY FOR YOUR RECORDS, GIVE THIRD COPY TO INSURED, AND FOURTH COPY TO MORTGAGEE.

ATTACHMENT D
DEDUCTIBLE TABLES
EFFECTIVE JUNE 1, 2014

TABLE 7A. FEDERAL POLICY FEE AND PROBATION SURCHARGE

FEDERAL POLICY FEE ¹	PROBATION SURCHARGE
\$44	\$50

1 For the PRP, the Federal Policy Fee is \$22.

TABLE 7B. RESERVE FUND ASSESSMENT¹

ASSESSED POLICIES	RESERVE FUND ASSESSMENT
PRP	0%
GFIP	0%
All Other Policies	5%

1 Apply the Reserve Fund Assessment percentage to the Total Premium after the ICC Premium and CRS Premium discount have been calculated.

III. DEDUCTIBLES

As shown in Table 8A below, the NFIP minimum deductibles vary based on the policy rating and the amount of coverage purchased. An optional deductible amount may be applied to policies insuring properties in either Emergency Program or Regular Program communities. See Table 8B for deductible options. For RCBAP optional deductibles, refer to the Condominiums section of this manual.

A. Deductible Buyback at Renewal

Policyholders with Pre-FIRM subsidized rates may purchase a minimum deductible of \$1,500 if the building coverage is \$100,000 or less; if the building coverage is over \$100,000, they may not purchase deductibles below a minimum of \$2,000 for building coverage. The deductible factors provided in Table 8B must be used to calculate the deductible surcharge. For an RCBAP, use the RCBAP Deductible Factors table in the Condominiums section of this manual.

B. Changes in Deductible Amount

The amount of the deductible may be increased during the policy term by submitting a completed General Change Endorsement form.

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 be applied to reduce the deductible, unless the request is in connection with making, increasing, extending, or renewing a loan.

The deductible amount may be reduced at the time of renewal. In order for the deductible reduction to take effect on the renewal date, the request and full premium must be received at least 30 days prior to the renewal effective date, except when the deductible reduction is part of the renewal offer and the renewal offer reflecting the deductible reduction was made at least 30 days prior to the renewal date.

TABLE 8A. MINIMUM DEDUCTIBLES

PROGRAM TYPE	RATING	MINIMUM DEDUCTIBLE FOR COVERAGE OF \$100,000 OR LESS ¹	MINIMUM DEDUCTIBLE FOR COVERAGE OVER \$100,000
EMERGENCY	All	\$1,500	N/A
REGULAR	All Pre-FIRM Subsidized ² zones: A, AE, A1–A30, AH, AO, V, VE, and V1–V30, AR/AR Dual Zones without Elevation Data	\$1,500	\$2,000
	All Full-Risk ³ zones: A, AE, A1–A30, AH, AO, V, VE, and V1–V30, AR/AR Dual Zones with Elevation Data and B, C, X, A99, and D	\$1,000	\$1,250
	Tentative and Provisional	\$1,000	\$1,250

1 Use this column if building coverage is \$100,000 or less, regardless of the contents coverage amount. This includes policies issued with contents coverage only.

2 Pre-FIRM subsidized policies are those policies covering a Pre-FIRM building that are rated in zones Unnumbered A, AE, A1–A30, AH, AO, VE, and V1–V30 without elevation data from an Elevation Certificate. Also included among Pre-FIRM subsidized policies are policies covering certain Pre-FIRM buildings rated in zones D and Unnumbered V and insured prior to July 6, 2012, for which the Pre-FIRM subsidized rate remains more favorable than full-risk rating in zone D or Unnumbered V.

3 Full-Risk rates apply to all policies rated with elevation data from an Elevation Certificate in zones Unnumbered A, AE, A1–A30, AH, AO, VE, and V1–V30, regardless of whether the building is Pre-FIRM or Post-FIRM. Post-FIRM buildings rated in zones D or Unnumbered V, and Pre-FIRM buildings in zones D or Unnumbered V using Post-FIRM rate tables are considered Full-Risk. Full-Risk rates are also applied to all policies rated in zones B, C, or X, regardless of product type or the building classification as Pre-FIRM or Post-FIRM. Grandfathered standard-X zone policies, PRP Eligibility Extension, and grandfathered policies using elevation data from an Elevation Certificate are considered Full-Risk.

TABLE 8B. DEDUCTIBLE FACTORS^{1, 2, 3}

Single-Family and 2-4 Family Building and Contents Policies⁴

DEDUCTIBLE OPTIONS: Building/Contents	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	DEDUCTIBLE OPTIONS: Building/Contents	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized
\$1,000/\$1,000	1.000 ⁵	N/A	\$4,000/\$3,000	.800	.875
\$1,250/\$1,250	.980	N/A	\$4,000/\$4,000	.775	.850
\$1,500/\$1,500	.965	1.050 ⁵	\$5,000/\$2,000	.800	.875
\$2,000/\$2,000	.925	1.000	\$5,000/\$3,000	.780	.850
\$3,000/\$2,000	.875	.950	\$5,000/\$4,000	.765	.830
\$3,000/\$3,000	.850	.925	\$5,000/\$5,000	.750	.810
\$4,000/\$2,000	.825	.900			

Single-Family and 2-4 Family Building-Only or Contents-Only Policies⁴

BUILDING	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	CONTENTS ⁶	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized
\$1,000	1.000 ⁵	N/A	\$1,000	1.000	N/A
\$1,250	.985	N/A	\$1,250	.975	N/A
\$1,500	.970	1.040 ⁵	\$1,500	.950	1.050
\$2,000	.935	1.000	\$2,000	.900	1.000
\$3,000	.885	.945	\$3,000	.825	.915
\$4,000	.835	.890	\$4,000	.750	.830
\$5,000	.785	.840	\$5,000	.675	.750

Other Residential and Non-Residential Policies⁷

BUILDING/CONTENTS	DISCOUNT FROM		AMOUNT	BUILDING ONLY		CONTENTS ONLY	
	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized		PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized
\$1,000/\$1,000	1.000 ⁵	N/A	\$1,000	1.000 ⁵	N/A	1.000	N/A
\$1,250/\$1,250	.990	N/A	\$1,250	.990	N/A	.990	N/A
\$1,500/\$1,500	.980	1.025 ⁵	\$1,500	.980	1.025 ⁵	.985	1.025
\$2,000/\$2,000	.960	1.000	\$2,000	.960	1.000	.965	1.000
\$3,000/\$3,000	.930	.970	\$3,000	.925	.965	.940	.975
\$4,000/\$4,000	.910	.950	\$4,000	.900	.935	.915	.950
\$5,000/\$5,000	.890	.930	\$5,000	.875	.910	.890	.925
\$10,000/\$10,000 ⁷	.815	.855	\$10,000	.775	.800	.815	.850
\$15,000/\$15,000 ⁷	.765	.800	\$15,000	.700	.725	.740	.775
\$20,000/\$20,000 ⁷	.715	.750	\$20,000	.625	.650	.670	.700
\$25,000/\$25,000 ⁷	.665	.700	\$25,000	.575	.600	.620	.650
\$50,000/\$50,000 ⁷	.565	.600	\$50,000	.475	.500	.550	.575

1 Deductible factors for the RCBAP are located in the Condominiums section of this manual.

2 The ICC Premium is not eligible for the deductible discount.

3 Pre-FIRM/Post-FIRM deductibles apply to all buildings receiving full-risk rates, including Pre-FIRM buildings rated with elevation data, or in the non-SFHA. Pre-FIRM deductibles apply only to policies receiving Pre-FIRM subsidized premium rates.

4 These deductible factors apply to condominium unit owners.

5 Only available if building coverage is \$100,000 or less.

6 These deductible factors apply to residential unit contents in an Other Residential building or in a multi-unit condominium building.

7 Deductibles of \$10,000 to \$50,000 are available only for Non-Residential Policies.

TABLE 7. RCBAP DEDUCTIBLE FACTORS – ALL ZONES¹

CATEGORY 1 – LOW-RISE CONDOMINIUM BUILDING-AND-CONTENTS POLICIES

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR					
	SINGLE FAMILY		2-4 UNITS		5 OR MORE UNITS	
BUILDING/CONTENTS	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized
\$1,000/\$1,000	1.000 ²	N/A	1.000 ²	N/A	1.000 ²	N/A
\$1,250/\$1,250	.980	N/A	.990	N/A	.995	N/A
\$1,500/\$1,500	.965	1.050 ²	.980	1.025 ²	.990	1.025 ²
\$2,000/\$2,000	.925	1.000	.960	1.000	.975	1.000
\$3,000/\$3,000	.850	.925	.930	.965	.950	.975
\$4,000/\$4,000	.775	.850	.900	.930	.925	.950
\$5,000/\$5,000	.750	.810	.880	.910	.915	.930
\$10,000/\$10,000	.635	.675	.735	.765	.840	.860
\$25,000/\$25,000	.535	.570	.635	.665	.740	.760

CATEGORY 2 – LOW-RISE CONDOMINIUM BUILDING-ONLY POLICIES

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR					
	SINGLE FAMILY		2-4 UNITS		5 OR MORE UNITS	
	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized
\$1,000	1.000 ²	N/A	1.000 ²	N/A	1.000 ²	N/A
\$1,250	.980	N/A	.990	N/A	.995	N/A
\$1,500	.965	1.050 ²	.975	1.040 ²	.985	1.025 ²
\$2,000	.925	1.000	.950	1.000	.970	1.000
\$3,000	.865	.935	.910	.960	.940	.970
\$4,000	.815	.880	.870	.920	.920	.950
\$5,000	.765	.830	.835	.880	.900	.930
\$10,000	.630	.685	.650	.690	.830	.860
\$25,000	.530	.580	.550	.585	.730	.760

CATEGORY 3 – HIGH-RISE CONDOMINIUM POLICIES, BUILDING-AND-CONTENTS AND BUILDING-ONLY

The deductible factors are multipliers, and total deductible amounts are subject to a maximum dollar discount per annual premium.

BUILDING/CONTENTS

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR		MAXIMUM DISCOUNT
	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	
\$1,000/ \$1,000	1.000 ²	N/A	N/A
\$1,250/ \$1,250	.995	N/A	\$14
\$1,500/ \$1,500	.990	1.025 ²	\$28
\$2,000/ \$2,000	.980	1.000	\$56
\$3,000/ \$3,000	.960	.980	\$111
\$4,000/ \$4,000	.940	.960	\$166
\$5,000/ \$5,000	.920	.940	\$221
\$10,000/\$10,000	.840	.860	\$476
\$25,000/\$25,000	.740	.760	\$1,001

BUILDING ONLY

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR		MAXIMUM DISCOUNT
	PRE-/POST-FIRM Full Risk	PRE-FIRM Subsidized	
\$1,000	1.000 ²	N/A	N/A
\$1,250	.995	N/A	\$13
\$1,500	.985	1.025 ²	\$27
\$2,000	.970	1.000	\$55
\$3,000	.940	.970	\$110
\$4,000	.920	.950	\$165
\$5,000	.900	.930	\$220
\$10,000	.830	.860	\$475
\$25,000	.730	.760	\$1,000

1 Pre-FIRM/Post-FIRM deductibles apply to all buildings receiving full-risk rates, including Pre-FIRM buildings rated with elevation data, or in the non-SFHA. Pre-FIRM deductibles apply only to policies receiving Pre-FIRM subsidized premium rates.

2 Only available if building coverage is \$100,000 or less.

ATTACHMENT E

**REVISED STANDARD FLOOD INSURANCE POLICY FORMS
EFFECTIVE JUNE 1, 2014**

National Flood Insurance Program

Dwelling Form

Standard Flood Insurance Policy

June 2014



FEMA

DWELLING FORM

PLEASE READ THE POLICY CAREFULLY. THE FLOOD INSURANCE PROVIDED IS SUBJECT TO LIMITATIONS, RESTRICTIONS, AND EXCLUSIONS. **THIS POLICY COVERS ONLY:**

1. A NON-CONDOMINIUM RESIDENTIAL BUILDING DESIGNED FOR PRINCIPAL USE AS A DWELLING PLACE OF ONE TO FOUR FAMILIES, OR
2. A SINGLE FAMILY DWELLING UNIT IN A CONDOMINIUM BUILDING.

I. AGREEMENT

The Federal Emergency Management Agency (FEMA) provides flood insurance under the terms of the National Flood Insurance Act of 1968 and its Amendments, and Title 44 of the Code of Federal Regulations.

We will pay you for *direct physical loss by or from flood* to your insured property if you:

1. Have paid the correct premium;
2. Comply with all terms and conditions of this *policy*; and
3. Have furnished accurate information and statements.

We have the right to review the information you give us at any time and to revise your *policy* based on our review.

II. DEFINITIONS

A. In this *policy*, “you” and “your” refer to the insured(s) shown on the *Declarations Page* of this *policy* and your spouse, if a resident of the same household. Insured(s) includes: Any mortgagee and loss payee named in the *Application* and *Declarations Page*, as well as any other mortgagee or loss payee determined to exist at the time of loss in the order of precedence. “We,” “us,” and “our” refer to the insurer.

Some definitions are complex because they are provided as they appear in the law or regulations, or result from court cases. The precise definitions are intended to protect you.

Flood, as used in this flood insurance *policy*, means:

1. A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (one of which is your property) from:
 - a. Overflow of inland or tidal waters,
 - b. Unusual and rapid accumulation or runoff of surface waters from any source,
 - c. *Mudflow*.
2. Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a *flood* as defined in A.1.a. above.

B. The following are the other key definitions we use in this *policy*:

1. *Act*. The National Flood Insurance Act of 1968 and any amendments to it.
2. *Actual Cash Value*. The cost to replace an insured item of property at the time of loss, less the value of its physical depreciation.
3. *Application*. The statement made and signed by you or your agent in applying for this *policy*. The *application* gives information we use to

determine the eligibility of the risk, the kind of *policy* to be issued, and the correct premium payment. The *application* is part of this flood insurance *policy*. For us to issue you a *policy*, the correct premium payment must accompany the *application*.

4. *Base Flood*. A *flood* having a one percent chance of being equaled or exceeded in any given year.
5. *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.
6. *Building*.
 - a. A structure with two or more outside rigid walls and a fully secured roof, that is affixed to a permanent site;
 - b. A manufactured home (a “manufactured home,” also known as a mobile home, is a structure: built on a permanent chassis, transported to its site in one or more sections, and affixed to a permanent foundation); or
 - c. A travel trailer without wheels, built on a chassis and affixed to a permanent foundation, that is regulated under the community’s floodplain management and building ordinances or laws.

Building does not mean a gas or liquid storage tank or a recreational vehicle, park trailer or other similar vehicle, except as described in *B.6.c.* above.

7. *Cancellation*. The ending of the insurance coverage provided by this *policy* before the expiration date.
8. *Condominium*. That form of ownership of real property in which each *unit* owner has an undivided interest in common elements.
9. *Condominium Association*. The entity made up of the *unit* owners responsible for the maintenance and operation of:

- a. Common elements owned in undivided shares by *unit* owners; and
 - b. Other real property in which the *unit* owners have use rights; where membership in the entity is a required condition of *unit* ownership.
10. *Declarations Page*. A computer-generated summary of information you provided in the *application* for insurance. The *Declarations Page* also describes the term of the *policy*, limits of coverage, and displays the premium and our name. The *Declarations Page* is a part of this flood insurance *policy*.
 11. *Described Location*. The location where the insured *building(s)* or personal property are found. The *described location* is shown on the *Declarations Page*.
 12. *Direct Physical Loss By or From Flood*. Loss or damage to insured property, directly caused by a *flood*. There must be evidence of physical changes to the property.
 13. *Dwelling*. A *building* designed for use as a residence for no more than four families or a single-family *unit* in a *building* under a *condominium* form of ownership.
 14. *Elevated Building*. A *building* that has no *basement* and that has its lowest elevated floor raised above ground level by foundation walls, shear walls, posts, piers, pilings, or columns.
 15. *Emergency Program*. The initial phase of a community's participation in the *National Flood Insurance Program*. During this phase, only limited amounts of insurance are available under the *Act*.
 16. *Expense Constant*. A flat charge you must pay on each new or renewal *policy* to defray the expenses of the Federal Government related to flood insurance.
 17. *Federal Policy Fee*. A flat charge you must pay on each new or renewal *policy* to defray certain administrative expenses incurred in

carrying out the *National Flood Insurance Program*. This fee covers expenses not covered by the *Expense Constant*.

18. *Improvements*. Fixtures, alterations, installations, or additions comprising a part of the insured *dwelling* or the apartment in which you reside.
19. *Mudflow*. A river of liquid and flowing mud on the surface of normally dry land areas, as when earth is carried by a current of water. Other earth movements, such as landslide, slope failure, or a saturated soil mass moving by liquidity down a slope, are not *mudflows*.
20. *National Flood Insurance Program (NFIP)*. The program of flood insurance coverage and floodplain management administered under the *Act* and applicable Federal regulations in Title 44 of the Code of Federal Regulations, Subchapter B.
21. *Policy*. The entire written contract between you and us. It includes:
 - a. This printed form;
 - b. The *application* and *Declarations Page*;
 - c. Any endorsement(s) that may be issued; and
 - d. Any renewal certificate indicating that coverage has been instituted for a new *policy* and new *policy* term.

Only one *dwelling*, which you specifically described in the *application*, may be insured under this *policy*.

22. *Pollutants*. Substances that include, but are not limited to, any solid, liquid, gaseous, or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste. "Waste" includes, but is not limited to, materials to be recycled, reconditioned, or reclaimed.

23. *Post-FIRM Building.* A *building* for which construction or substantial improvement occurred after December 31, 1974, or on or after the effective date of an initial Flood Insurance Rate Map (FIRM), whichever is later.
24. *Probation Premium.* A flat charge you must pay on each new or renewal *policy* issued covering property in a community the NFIP has placed on probation under the provisions of 44 CFR 59.24.
25. *Regular Program.* The final phase of a community's participation in the *National Flood Insurance Program*. In this phase, a Flood Insurance Rate Map is in effect and full limits of coverage are available under the *Act*.
26. *Special Flood Hazard Area.* An area having special *flood* or *mudflow*, and/or *flood*-related erosion hazards, and shown on a Flood Hazard Boundary Map or Flood Insurance Rate Map as Zone A, AO, A1–A30, AE, A99, AH, AR, AR/A, AR/AE, AR/AH, AR/AO, AR/A1–A30, V1–V30, VE, or V.
27. *Unit.* A single-family *unit* you own in a *condominium building*.
28. *Valued Policy.* A *policy* in which the insured and the insurer agree on the value of the property insured, that value being payable in the event of a total loss. The Standard Flood Insurance Policy is not a *valued policy*.

III. PROPERTY COVERED

A. COVERAGE A—BUILDING PROPERTY

We insure against *direct physical loss by or from flood* to:

1. The *dwelling* at the *described location*, or for a period of 45 days at another location as set forth in *III.C.2.b.*, Property Removed to Safety.

2. Additions and extensions attached to and in contact with the *dwelling* by means of a rigid exterior wall, a solid load-bearing interior wall, a stairway, an elevated walkway, or a roof. At your option, additions and extensions connected by any of these methods may be separately insured. Additions and extensions attached to and in contact with the *building* by means of a common interior wall that is not a solid load-bearing wall are always considered part of the *dwelling* and cannot be separately insured.
3. A detached garage at the *described location*. Coverage is limited to no more than 10% of the limit of liability on the *dwelling*. Use of this insurance is at your option but reduces the *building* limit of liability. We do not cover any detached garage used or held for use for residential (i.e., *dwelling*), business, or farming purposes.
4. Materials and supplies to be used for construction, alteration, or repair of the *dwelling* or a detached garage while the materials and supplies are stored in a fully enclosed *building* at the *described location* or on an adjacent property.
5. A *building* under construction, alteration, or repair at the *described location*.
 - a. If the structure is not yet walled or roofed as described in the definition for *building* (see *II.B. 6.a.*) then coverage applies:
 - (1) Only while such work is in progress; or
 - (2) If such work is halted, only for a period of up to 90 continuous days thereafter.
 - b. However, coverage does not apply until the *building* is walled and roofed if the lowest floor, including the *basement* floor, of a non-elevated *building* or the lowest elevated floor of an *elevated building* is:
 - (1) Below the *base flood* elevation in Zones AH, AE, A1–A30, AR, AR/AE, AR/AH, AR/A1–A30, AR/A, AR/AO; or

(2) Below the *base flood* elevation adjusted to include the effect of wave action in Zones VE or V1–V30.

The lowest floor levels are based on the bottom of the lowest horizontal structural member of the floor in Zones VE or V1–V30 and the top of the floor in Zones AH, AE, A1–A30, AR, AR/AE, AR/AH, AR/A1–A30, AR/A, AR/AO.

6. A manufactured home or a travel trailer as described in the Definitions section (see *II.B.6.b.* and *II.B.6.c.*).

If the manufactured home or travel trailer is in a *special flood hazard area*, it must be anchored in the following manner at the time of the loss:

- a. By over-the-top or frame ties to ground anchors; or
- b. In accordance with the manufacturer's specifications; or
- c. In compliance with the community's floodplain management requirements unless it has been continuously insured by the *NFIP* at the same *described location* since September 30, 1982.

7. The following items of property which are covered under Coverage A only:

- a. Awnings and canopies;
- b. Blinds;
- c. Built-in dishwashers;
- d. Built-in microwave ovens;
- e. Carpet permanently installed over unfinished flooring;
- f. Central air conditioners;
- g. Elevator equipment;
- h. Fire sprinkler systems;
- i. Walk-in freezers;
- j. Furnaces and radiators;
- k. Garbage disposal units;
- l. Hot water heaters, including solar water heaters;
- m. Light fixtures;

- n. Outdoor antennas and aerials fastened to *buildings*;
 - o. Permanently installed cupboards, bookcases, cabinets, paneling, and wallpaper;
 - p. Plumbing fixtures;
 - q. Pumps and machinery for operating pumps;
 - r. Ranges, cooking stoves, and ovens;
 - s. Refrigerators; and
 - t. Wall mirrors, permanently installed.
8. Items of property in a *building* enclosure below the lowest elevated floor of an *elevated post-FIRM building* located in Zones A1–A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1–A30, V1–V30, or VE, or in a *basement*, regardless of the zone. Coverage is limited to the following:
- a. Any of the following items, if installed in their functioning locations and, if necessary for operation, connected to a power source:
 - (1) Central air conditioners;
 - (2) Cisterns and the water in them;
 - (3) Drywall for walls and ceilings in a *basement* and the cost of labor to nail it, unfinished and unfloated and not taped, to the framing;
 - (4) Electrical junction and circuit breaker boxes;
 - (5) Electrical outlets and switches;
 - (6) Elevators, dumbwaiters, and related equipment, except for related equipment installed below the *base flood* elevation after September 30, 1987;
 - (7) Fuel tanks and the fuel in them;
 - (8) Furnaces and hot water heaters;
 - (9) Heat pumps;
 - (10) Nonflammable insulation in a *basement*;
 - (11) Pumps and tanks used in solar energy systems;

- (12) Stairways and staircases attached to the *building*, not separated from it by elevated walkways;
- (13) Sump pumps;
- (14) Water softeners and the chemicals in them, water filters, and faucets installed as an integral part of the plumbing system;
- (15) Well water tanks and pumps;
- (16) Required utility connections for any item in this list; and
- (17) Footings, foundations, posts, pilings, piers, or other foundation walls and anchorage systems required to support a *building*.

b. Clean-up.

B. COVERAGE B—PERSONAL PROPERTY

1. If you have purchased personal property coverage, we insure against *direct physical loss by or from flood* to personal property inside a *building* at the *described location*, if:
 - a. The property is owned by you or your household family members; and
 - b. At your option, the property is owned by guests or servants.

Personal property is also covered for a period of 45 days at another location as set forth in *III.C.2.b.*, Property Removed to Safety.

Personal property in a *building* that is not fully enclosed must be secured to prevent flotation out of the *building*. If the personal property does float out during a *flood*, it will be conclusively presumed that it was not reasonably secured. In that case there is no coverage for such property.

2. Coverage for personal property includes the following property, subject to *B.1.* above, which is covered under Coverage *B* only:
 - a. Air conditioning units, portable or window type;
 - b. Carpets, not permanently installed, over unfinished flooring;

- c. Carpets over finished flooring;
 - d. Clothes washers and dryers;
 - e. "Cook-out" grills;
 - f. Food freezers, other than walk-in, and food in any freezer; and
 - g. Portable microwave ovens and portable dishwashers.
3. Coverage for items of property in a *building* enclosure below the lowest elevated floor of an *elevated post-FIRM building* located in Zones A1–A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1–A30, V1–V30, or VE, or in a *basement*, regardless of the zone, is limited to the following items, if installed in their functioning locations and, if necessary for operation, connected to a power source:
- a. Air conditioning units, portable or window type;
 - b. Clothes washers and dryers; and
 - c. Food freezers, other than walk-in, and food in any freezer.
4. If you are a tenant and have insured personal property under Coverage *B* in this *policy*, we will cover such property, including your cooking stove or range and refrigerator. The *policy* will also cover *improvements* made or acquired solely at your expense in the *dwelling* or apartment in which you reside, but for not more than 10% of the limit of liability shown for personal property on the *Declarations Page*. Use of this insurance is at your option but reduces the personal property limit of liability.
5. If you are the owner of a *unit* and have insured personal property under Coverage B in this *policy*, we will also cover your interior walls, floor, and ceiling (not otherwise covered under a flood insurance *policy* purchased by your *condominium association*) for not more than 10% of the limit of liability shown for personal property on the *Declarations Page*. Use of this insurance is at your option but reduces the personal property limit of liability.

6. *Special Limits.* We will pay no more than \$2,500 for any one loss to one or more of the following kinds of personal property:
 - a. Artwork, photographs, collectibles, or memorabilia, including but not limited to, porcelain or other figures, and sports cards;
 - b. Rare books or autographed items;
 - c. Jewelry, watches, precious and semi-precious stones, or articles of gold, silver, or platinum;
 - d. Furs or any article containing fur which represents its principal value; or
 - e. Personal property used in any business.
7. We will pay only for the functional value of antiques.

C. COVERAGE C—OTHER COVERAGES

1. Debris Removal.

- a. We will pay the expense to remove non-owned debris that is on or in insured property and debris of insured property anywhere.
- b. If you or a member of your household perform the removal work, the value of your work will be based on the Federal minimum wage.
- c. This coverage does not increase the Coverage A or Coverage B limit of liability.

2. Loss Avoidance Measures

a. Sandbags, Supplies, and Labor

- (1) We will pay up to \$1,000 for costs you incur to protect the insured *building* from a *flood* or imminent danger of *flood*, for the following:
 - (a) Your reasonable expenses to buy:
 - (i) Sandbags, including sand to fill them;
 - (ii) Fill for temporary levees;
 - (iii) Pumps; and

- (iv) Plastic sheeting and lumber used in connection with these items.
- (b) The value of work, at the Federal minimum wage, that you or a member of your household perform.
- (2) This coverage for Sandbags, Supplies and Labor only applies if damage to insured property by or from *flood* is imminent and the threat of *flood* damage is apparent enough to lead a person of common prudence to anticipate *flood* damage. One of the following must also occur:
 - (b) A general and temporary condition of flooding in the area near the *described location* must occur, even if the *flood* does not reach the *building*; or
 - (b) A legally authorized official must issue an evacuation order or other civil order for the community in which the *building* is located calling for measures to preserve life and property from the peril of *flood*.

This coverage does not increase the Coverage A or Coverage B limit of liability.

b. Property Removed to Safety

- (1) We will pay up to \$1,000 for the reasonable expenses you incur to move insured property to a place other than the *described location* that contains the property in order to protect it from *flood* or the imminent danger of *flood*.

Reasonable expenses include the value of work, at the Federal minimum wage, you or a member of your household perform.

- (2) If you move insured property to a location other than the *described location* that contains the property, in order to protect it from *flood* or the imminent danger of *flood*, we will cover such property while at that location for a period of 45 consecutive days from the date you begin to move it

there. The personal property that is moved must be placed in a fully enclosed *building* or otherwise reasonably protected from the elements.

Any property removed, including a moveable home described in *II.6.b.* and *c.*, must be placed above ground level or outside of the *special flood hazard area*.

This coverage does not increase the Coverage A or Coverage B limit of liability.

3. Condominium Loss Assessments.

- a. If this *policy* insures a *unit*, we will pay, up to the Coverage A limit of liability, your share of loss assessments charged against you by the *condominium association* in accordance with the *condominium association's* articles of association, declarations and your deed.

The assessment must be made as a result of *direct physical loss by or from flood* during the *policy* term, to the *building's* common elements.

- b. We will not pay any loss assessment charged against you:
 - (1) And the *condominium association* by any governmental body;
 - (2) That results from a deductible under the insurance purchased by the *condominium association* insuring common elements;
 - (3) That results from a loss to personal property, including contents of a *condominium building*;
 - (4) That results from a loss sustained by the *condominium association* that was not reimbursed under a flood insurance *policy* written in the name of the association under the *Act* because the *building* was not, at the time of loss, insured for an amount equal to the lesser of:
 - (a) 80% or more of its full replacement cost; or

- (b) The maximum amount of insurance permitted under the *Act*;
- (5) To the extent that payment under this *policy* for a *condominium building* loss, in combination with payments under any other *NFIP policies* for the same *building* loss, exceeds the maximum amount of insurance permitted under the *Act* for that kind of *building*; or
- (6) To the extent that payment under this *policy* for a *condominium building* loss, in combination with any recovery available to you as a tenant in common under any *NFIP condominium association policies* for the same *building* loss, exceeds the amount of insurance permitted under the *Act* for a single-family dwelling.

Loss assessment coverage does not increase the Coverage A limit of liability.

D. COVERAGE D—INCREASED COST OF COMPLIANCE

1. General.

This *policy* pays you to comply with a State or local floodplain management law or ordinance affecting repair or reconstruction of a structure suffering *flood* damage. Compliance activities eligible for payment are: elevation, floodproofing, relocation, or demolition (or any combination of these activities) of your structure. Eligible floodproofing activities are limited to:

- a. Non-residential structures.
- b. Residential structures with *basements* that satisfy FEMA's standards published in the Code of Federal Regulations [44 CFR 60.6 (b) or (c)].

2. Limit of Liability.

We will pay you up to \$30,000 under this Coverage *D—Increased Cost of Compliance*, which only applies to *policies* with *building*

coverage (Coverage A). Our payment of claims under Coverage D is in addition to the amount of coverage which you selected on the *application* and which appears on the *Declarations Page*. But the maximum you can collect under this *policy* for both Coverage A—Building Property and Coverage D—Increased Cost of Compliance cannot exceed the maximum permitted under the *Act*. We do not charge a separate deductible for a claim under Coverage D.

3. Eligibility

a. A structure covered under Coverage A—Building Property sustaining a loss caused by a *flood* as defined by this *policy* must:

(1) Be a “repetitive loss structure.” A repetitive loss structure is one that meets the following conditions:

(a) The structure is covered by a contract of flood insurance issued under the *NFIP*.

(b) The structure has suffered *flood* damage on two occasions during a 10-year period which ends on the date of the second loss.

(c) The cost to repair the *flood* damage, on average, equaled or exceeded 25% of the market value of the structure at the time of each flood loss.

(d) In addition to the current claim, the *NFIP* must have paid the previous qualifying claim, and the State or community must have a cumulative, substantial damage provision or repetitive loss provision in its floodplain management law or ordinance being enforced against the structure; or

(2) Be a structure that has had *flood* damage in which the cost to repair equals or exceeds 50% of the market value of the structure at the time of the *flood*. The State or community must have a substantial damage provision in its floodplain

management law or ordinance being enforced against the structure.

b. This Coverage *D* pays you to comply with State or local floodplain management laws or ordinances that meet the minimum standards of the *National Flood Insurance Program* found in the Code of Federal Regulations at 44 CFR 60.3. We pay for compliance activities that exceed those standards under these conditions:

(1) *3.a.(1)* above.

(2) Elevation or floodproofing in any risk zone to preliminary or advisory *base flood* elevations provided by FEMA which the State or local government has adopted and is enforcing for *flood-damaged* structures in such areas. (This includes compliance activities in B, C, X, or D zones which are being changed to zones with *base flood* elevations. This also includes compliance activities in zones where *base flood* elevations are being increased, and a *flood-damaged* structure must comply with the higher advisory *base flood* elevation.) Increased Cost of Compliance coverage does not apply to situations in B, C, X, or D zones where the community has derived its own elevations and is enforcing elevation or floodproofing requirements for *flood-damaged* structures to elevations derived solely by the community.

(3) Elevation or floodproofing above the *base flood* elevation to meet State or local "freeboard" requirements, i.e., that a structure must be elevated above the *base flood* elevation.

c. Under the minimum *NFIP* criteria at 44 CFR 60.3 (b)(4), States and communities must require the elevation or floodproofing of structures in unnumbered A zones to the *base flood* elevation where elevation data is obtained from a Federal, State, or other source. Such compliance activities are also eligible for Coverage D.

- d. This coverage will also pay for the incremental cost, after demolition or relocation, of elevating or floodproofing a structure during its rebuilding at the same or another site to meet State or local floodplain management laws or ordinances, subject to Exclusion *D.5.g.* below.
- e. This coverage will also pay to bring a *flood*-damaged structure into compliance with state or local floodplain management laws or ordinances even if the structure had received a variance before the present loss from the applicable floodplain management requirements.

4. Conditions.

- a. When a structure covered under Coverage A—Building Property sustains a loss caused by a *flood*, our payment for the loss under this Coverage *D* will be for the increased cost to elevate, floodproof, relocate, or demolish (or any combination of these activities) caused by the enforcement of current State or local floodplain management ordinances or laws. Our payment for eligible demolition activities will be for the cost to demolish and clear the site of the *building* debris or a portion thereof caused by the enforcement of current State or local floodplain management ordinances or laws. Eligible activities for the cost of clearing the site will include those necessary to discontinue utility service to the site and ensure proper abandonment of on-site utilities.
- b. When the *building* is repaired or rebuilt, it must be intended for the same occupancy as the present *building* unless otherwise required by current floodplain management ordinances or laws.

5. Exclusions.

Under this Coverage *D* (Increased Cost of Compliance) we will not pay for:

- a. The cost to comply with any floodplain management law or ordinance in communities participating in the *Emergency Program*.
- b. The cost associated with enforcement of any ordinance or law that requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of *pollutants*.
- c. The loss in value to any insured *building* or other structure due to the requirements of any ordinance or law.
- d. The loss in residual value of the undamaged portion of a *building* demolished as a consequence of enforcement of any State or local floodplain management law or ordinance.
- e. Any Increased Cost of Compliance under this Coverage *D*:
 - (1) Until the *building* is elevated, floodproofed, demolished, or relocated on the same or to another premises; and
 - (2) Unless the *building* is elevated, floodproofed, demolished, or relocated as soon as reasonably possible after the loss, not to exceed two years.
- f. Any code upgrade requirements, e.g., plumbing or electrical wiring, not specifically related to the State or local floodplain management law or ordinance.
- g. Any compliance activities needed to bring additions or *improvements* made after the loss occurred into compliance with State or local floodplain management laws or ordinances.
- h. Loss due to any ordinance or law that you were required to comply with before the current loss.
- i. Any rebuilding activity to standards that do not meet the *NFIP's* minimum requirements. This includes any situation where the insured has received from the State or community a variance in connection with the current *flood* loss to rebuild the property to an elevation below the *base flood* elevation.
- j. Increased Cost of Compliance for a garage or carport.

- k. Any structure insured under an *NFIP* Group Flood Insurance Policy.
- l. Assessments made by a *condominium association* on individual *condominium unit* owners to pay increased costs of repairing commonly owned *buildings* after a *flood* in compliance with State or local floodplain management ordinances or laws.

6. Other Provisions.

- a. Increased Cost of Compliance coverage will not be included in the calculation to determine whether coverage meets the 80% insurance-to-value requirement for replacement cost coverage as set forth in *VII. General Conditions, V. Loss Settlement*.
- b. All other conditions and provisions of the *policy* apply.

IV. PROPERTY NOT COVERED

We do not cover any of the following:

1. Personal property not inside a *building*;
2. A *building*, and personal property in it, located entirely in, on, or over water or seaward of mean high tide if it was constructed or substantially improved after September 30, 1982;
3. Open structures, including a *building* used as a boathouse or any structure or *building* into which boats are floated, and personal property located in, on, or over water;
4. Recreational vehicles other than travel trailers described in the Definitions section (see *II.B.6.c.*) whether affixed to a permanent foundation or on wheels;
5. Self-propelled vehicles or machines, including their parts and equipment. However, we do cover self-propelled vehicles or machines not licensed for use on public roads that are:
 - a. Used mainly to service the *described location* or

- b. Designed and used to assist handicapped persons, while the vehicles or machines are inside a *building* at the *described location*;
6. Land, land values, lawns, trees, shrubs, plants, growing crops, or animals;
 7. Accounts, bills, coins, currency, deeds, evidences of debt, medals, money, scrip, stored value cards, postage stamps, securities, bullion, manuscripts, or other valuable papers;
 8. Underground structures and equipment, including wells, septic tanks, and septic systems;
 9. Those portions of walks, walkways, decks, driveways, patios and other surfaces, all whether protected by a roof or not, located outside the perimeter, exterior walls of the insured *building* or the *building* in which the insured *unit* is located;
 10. Containers, including related equipment, such as, but not limited to, tanks containing gases or liquids;
 11. *Buildings* or *units* and all their contents if more than 49% of the *actual cash value* of the *building* is below ground, unless the lowest level is at or above the *base flood* elevation and is below ground by reason of earth having been used as insulation material in conjunction with energy efficient building techniques;
 12. Fences, retaining walls, seawalls, bulkheads, wharves, piers, bridges, and docks;
 13. Aircraft or watercraft, or their furnishings and equipment;
 14. Hot tubs and spas that are not bathroom fixtures, and swimming pools, and their equipment, such as, but not limited to, heaters, filters, pumps, and pipes, wherever located;

15. Property not eligible for flood insurance pursuant to the provisions of the Coastal Barrier Resources Act and the Coastal Barrier Improvement Act and amendments to these Acts;
 16. Personal property you own in common with other *unit* owners comprising the membership of a *condominium association*.
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V. EXCLUSIONS

- A. We only pay for *direct physical loss by or from flood*, which means that we do not pay you for:
 1. Loss of revenue or profits;
 2. Loss of access to the insured property or *described location*;
 3. Loss of use of the insured property or *described location*;
 4. Loss from interruption of business or production;
 5. Any additional living expenses incurred while the insured *building* is being repaired or is unable to be occupied for any reason;
 6. The cost of complying with any ordinance or law requiring or regulating the construction, demolition, remodeling, renovation, or repair of property, including removal of any resulting debris. This exclusion does not apply to any eligible activities we describe in Coverage *D*—Increased Cost of Compliance; or
 7. Any other economic loss you suffer.
- B. We do not insure a loss directly or indirectly caused by a *flood* that is already in progress at the time and date:
 1. The *policy* term begins; or
 2. Coverage is added at your request.

C. We do not insure for loss to property caused directly by earth movement even if the earth movement is caused by *flood*. Some examples of earth movement that we do not cover are:

1. Earthquake;
2. Landslide;
3. Land subsidence;
4. Sinkholes;
5. Destabilization or movement of land that results from accumulation of water in subsurface land area; or
6. Gradual erosion.

We do, however, pay for losses from *mudflow* and land subsidence as a result of erosion that are specifically covered under our definition of *flood* (see *II.A.1.c.* and *II.A.2.*).

D. We do not insure for direct physical loss caused directly or indirectly by any of the following:

1. The pressure or weight of ice;
2. Freezing or thawing;
3. Rain, snow, sleet, hail, or water spray;
4. Water, moisture, mildew, or mold damage that results primarily from any condition:
 - a. Substantially confined to the *dwelling*; or
 - b. That is within your control, including but not limited to:
 - (1) Design, structural, or mechanical defects;
 - (2) Failure, stoppage, or breakage of water or sewer lines, drains, pumps, fixtures, or equipment; or
 - (3) Failure to inspect and maintain the property after a *flood* recedes;
5. Water or water-borne material that:
 - a. Backs up through sewers or drains;

- b. Discharges or overflows from a sump, sump pump or related equipment; or
- c. Seeps or leaks on or through the covered property;

unless there is a *flood* in the area and the *flood* is the proximate cause of the sewer or drain backup, sump pump discharge or overflow, or the seepage of water;

- 6. The pressure or weight of water unless there is a *flood* in the area and the *flood* is the proximate cause of the damage from the pressure or weight of water;
 - 7. Power, heating, or cooling failure unless the failure results from *direct physical loss by or from flood* to power, heating, or cooling equipment on the *described location*;
 - 8. Theft, fire, explosion, wind, or windstorm;
 - 9. Anything you or any member of your household do or conspires to do to deliberately cause loss by *flood*; or
 - 10. Alteration of the insured property that significantly increases the risk of flooding.
- E. We do not insure for loss to any *building* or personal property located on land leased from the Federal Government, arising from or incident to the flooding of the land by the Federal Government, where the lease expressly holds the Federal Government harmless under flood insurance issued under any Federal Government program.
- F. We do not pay for the testing for or monitoring of *pollutants* unless required by law or ordinance.

VI. DEDUCTIBLES

- A. When a loss is covered under this *policy*, we will pay only that part of the loss that exceeds your deductible amount, subject to the limit of liability that applies. The deductible amount is shown on the *Declarations Page*.

However, when a *building* under construction, alteration, or repair does not have at least two rigid exterior walls and a fully secured roof at the time of loss, your deductible amount will be two times the deductible that would otherwise apply to a completed *building*.

- B. In each loss from *flood*, separate deductibles apply to the *building* and personal property insured by this *policy*.
- C. The deductible does NOT apply to:
1. *III.C.2. Loss Avoidance Measures*;
 2. *III.C.3. Condominium Loss Assessments*; or
 3. *III.D. Increased Cost of Compliance*.

VII. GENERAL CONDITIONS

A. Pair and Set Clause

In case of loss to an article that is part of a pair or set, we will have the option of paying you:

1. An amount equal to the cost of replacing the lost, damaged, or destroyed article, minus its depreciation, or
2. The amount that represents the fair proportion of the total value of the pair or set that the lost, damaged, or destroyed article bears to the pair or set.

B. Concealment or Fraud and Policy Voidance

1. With respect to all insureds under this *policy*, this *policy*:

- a. Is void;
- b. Has no legal force or effect;
- c. Cannot be renewed; and
- d. Cannot be replaced by a new *NFIP policy*, if, before or after a loss, you or any other insured or your agent have at any time:
 - (1) Intentionally concealed or misrepresented any material fact or circumstance;
 - (2) Engaged in fraudulent conduct; or
 - (3) Made false statements; relating to this *policy* or any other *NFIP* insurance.

2. This *policy* will be void as of the date wrongful acts described in *B.1.* above were committed.

3. Fines, civil penalties, and imprisonment under applicable Federal laws may also apply to the acts of fraud or concealment described above.

4. This *policy* is also void for reasons other than fraud, misrepresentation, or wrongful act. This *policy* is void from its inception and has no legal force under the following conditions:

- a. If the property is located in a community that was not participating in the *NFIP* on the *policy's* inception date and did not join or reenter the program during the *policy* term and before the loss occurred; or
- b. If the property listed on the *application* is otherwise not eligible for coverage under the *NFIP*.

C. Other Insurance

1. If a loss covered by this *policy* is also covered by other insurance that includes *flood* coverage not issued under the *Act*, we will not pay more than the amount of insurance you are entitled to for lost, damaged, or destroyed property insured under this *policy* subject to the following:

- a. We will pay only the proportion of the loss that the amount of insurance that applies under this *policy* bears to the total amount

of insurance covering the loss, unless *C.1.b.* or *c.* immediately below applies.

- b. If the other policy has a provision stating that it is excess insurance, this *policy* will be primary.
 - c. This *policy* will be primary (but subject to its own deductible) up to the deductible in the other *flood* policy (except another policy as described in *C.1.b.* above). When the other deductible amount is reached, this *policy* will participate in the same proportion that the amount of insurance under this *policy* bears to the total amount of both policies, for the remainder of the loss.
2. If there is other insurance in the name of your *condominium association* covering the same property covered by this *policy*, then this *policy* will be in excess over the other insurance.

D. Amendments, Waivers, Assignment

This *policy* cannot be changed nor can any of its provisions be waived without the express written consent of the Federal Insurance Administrator. No action we take under the terms of this *policy* constitutes a waiver of any of our rights. You may assign this *policy* in writing when you transfer title of your property to someone else except under these conditions:

1. When this *policy* covers only personal property; or
2. When this *policy* covers a structure during the course of construction.

E. Cancellation of the Policy by You

1. You may cancel this *policy* in accordance with the applicable rules and regulations of the *NFIP*.
2. If you cancel this *policy*, you may be entitled to a full or partial refund of premium also under the applicable rules and regulations of the *NFIP*.

F. Non-Renewal of the Policy by Us

Your *policy* will not be renewed:

1. If the community where your covered property is located stops participating in the *NFIP*, or
2. If your *building* has been declared ineligible under Section 1316 of the *Act*.

G. Reduction and Reformation of Coverage

1. If the premium we received from you was not enough to buy the kind and amount of coverage you requested, we will provide only the amount of coverage that can be purchased for the premium payment we received.
2. The *policy* can be reformed to increase the amount of coverage resulting from the reduction described in *G.1.* above to the amount you requested as follows:
 - a. Discovery of Insufficient Premium or Incomplete Rating Information Before a Loss:
 - (1) If we discover before you have a *flood* loss that your premium payment was not enough to buy the requested amount of coverage, we will send you and any mortgagee or trustee known to us a bill for the required additional premium for the current *policy* term (or that portion of the current *policy* term following any endorsement changing the amount of coverage). If you or the mortgagee or trustee pay the additional premium within 30 days from the date of our bill, we will reform the *policy* to increase the amount of coverage to the originally requested amount effective to the beginning of the current *policy* term (or subsequent date of any endorsement changing the amount of coverage).
 - (2) If we determine before you have a *flood* loss that the rating information we have is incomplete and prevents us from

calculating the additional premium, we will ask you to send the required information. You must submit the information within 60 days of our request. Once we determine the amount of additional premium for the current *policy* term, we will follow the procedure in *G.2.a.(1)* above.

- (3) If we do not receive the additional premium (or additional information) by the date it is due, the amount of coverage can only be increased by endorsement subject to any appropriate waiting period.

b. Discovery of Insufficient Premium or Incomplete Rating Information After a Loss:

- (1) If we discover after you have a *flood* loss that your premium payment was not enough to buy the requested amount of coverage, we will send you and any mortgagee or trustee known to us a bill for the required additional premium for the current and the prior *policy* terms. If you or the mortgagee or trustee pay the additional premium within 30 days of the date of our bill, we will reform the *policy* to increase the amount of coverage to the originally requested amount effective to the beginning of the prior *policy* term.
- (2) If we discover after you have a *flood* loss that the rating information we have is incomplete and prevents us from calculating the additional premium, we will ask you to send the required information. You must submit the information before your claim can be paid. Once we determine the amount of additional premium for the current and prior *policy* terms, we will follow the procedure in *G.2.b.(1)* above.
- (3) If we do not receive the additional premium by the date it is due, your flood insurance claim will be settled based on the reduced amount of coverage. The amount of coverage can only be increased by endorsement subject to any appropriate waiting period.

3. However, if we find that you or your agent intentionally did not tell us, or falsified, any important fact or circumstance or did anything fraudulent relating to this insurance, the provisions of Condition B. Concealment or Fraud and Policy Voidance apply.

H. Policy Renewal

1. This *policy* will expire at 12:01 a.m. on the last day of the *policy* term.
2. We must receive the payment of the appropriate renewal premium within 30 days of the expiration date.
3. If we find, however, that we did not place your renewal notice into the U.S. Postal Service, or if we did mail it, we made a mistake, e.g., we used an incorrect, incomplete, or illegible address, which delayed its delivery to you before the due date for the renewal premium, then we will follow these procedures:
 - a. If you or your agent notified us, not later than 1 year after the date on which the payment of the renewal premium was due, of non-receipt of a renewal notice before the due date for the renewal premium, and we determine that the circumstances in the preceding paragraph apply, we will mail a second bill providing a revised due date, which will be 30 days after the date on which the bill is mailed.
 - b. If we do not receive the premium requested in the second bill by the revised due date, then we will not renew the *policy*. In that case, the *policy* will remain an expired *policy* as of the expiration date shown on the *Declarations Page*.
4. In connection with the renewal of this *policy*, we may ask you during the *policy* term to recertify, on a Recertification Questionnaire we will provide to you, the rating information used to rate your most recent *application* for or renewal of insurance.

I. Conditions Suspending or Restricting Insurance

We are not liable for loss that occurs while there is a hazard that is increased by any means within your control or knowledge.

J. Requirements in Case of Loss

In case of a *flood* loss to insured property, you must:

1. Give prompt written notice to us;
2. As soon as reasonably possible, separate the damaged and undamaged property, putting it in the best possible order so that we may examine it;
3. Prepare an inventory of damaged property showing the quantity, description, *actual cash value*, and amount of loss. Attach all bills, receipts, and related documents;
4. Within 60 days after the loss, send us a proof of loss, which is your statement of the amount you are claiming under the *policy* signed and sworn to by you, and which furnishes us with the following information:
 - a. The date and time of loss;
 - b. A brief explanation of how the loss happened;
 - c. Your interest (for example, "owner") and the interest, if any, of others in the damaged property;
 - d. Details of any other insurance that may cover the loss;
 - e. Changes in title or occupancy of the covered property during the term of the *policy*;
 - f. Specifications of damaged *buildings* and detailed repair estimates;
 - g. Names of mortgagees or anyone else having a lien, charge, or claim against the insured property;

- h. Details about who occupied any insured *building* at the time of loss and for what purpose; and
 - i. The inventory of damaged personal property described in J.3. above.
5. In completing the proof of loss, you must use your own judgment concerning the amount of loss and justify that amount.
 6. You must cooperate with the adjuster or representative in the investigation of the claim.
 7. The insurance adjuster whom we hire to investigate your claim may furnish you with a proof of loss form, and she or he may help you complete it. However, this is a matter of courtesy only, and you must still send us a proof of loss within 60 days after the loss even if the adjuster does not furnish the form or help you complete it.
 8. We have not authorized the adjuster to approve or disapprove claims or to tell you whether we will approve your claim.
 9. At our option, we may accept the adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages you sustained. You must sign the adjuster's report. At our option, we may require you to swear to the report.

K. Our Options After a Loss

Options we may, in our sole discretion, exercise after loss include the following:

1. At such reasonable times and places that we may designate, you must:
 - a. Show us or our representative the damaged property;
 - b. Submit to examination under oath, while not in the presence of another insured, and sign the same; and
 - c. Permit us to examine and make extracts and copies of:

- (1) Any policies of property insurance insuring you against loss and the deed establishing your ownership of the insured real property;
 - (2) *Condominium association* documents including the Declarations of the *condominium*, its Articles of Association or Incorporation, Bylaws, rules and regulations, and other relevant documents if you are a *unit* owner in a *condominium building*; and
 - (3) All books of accounts, bills, invoices and other vouchers, or certified copies pertaining to the damaged property if the originals are lost.
2. We may request, in writing, that you furnish us with a complete inventory of the lost, damaged or destroyed property, including:
- a. Quantities and costs;
 - b. *Actual cash values* or replacement cost (whichever is appropriate);
 - c. Amounts of loss claimed;
 - d. Any written plans and specifications for repair of the damaged property that you can reasonably make available to us; and
 - e. Evidence that prior *flood* damage has been repaired.
3. If we give you written notice within 30 days after we receive your signed, sworn proof of loss, we may:
- a. Repair, rebuild, or replace any part of the lost, damaged, or destroyed property with material or property of like kind and quality or its functional equivalent; and
 - b. Take all or any part of the damaged property at the value that we agree upon or its appraised value.

L. No Benefit to Bailee

No person or organization, other than you, having custody of covered property will benefit from this insurance.

M. Loss Payment

1. We will adjust all losses with you. We will pay you unless some other person or entity is named in the *policy* or is legally entitled to receive payment. Loss will be payable 60 days after we receive your proof of loss (or within 90 days after the insurance adjuster files the adjuster's report signed and sworn to by you in lieu of a proof of loss) and:
 - a. We reach an agreement with you;
 - b. There is an entry of a final judgment; or
 - c. There is a filing of an appraisal award with us, as provided in *VII.P.*
2. If we reject your proof of loss in whole or in part you may:
 - a. Accept our denial of your claim;
 - b. Exercise your rights under this *policy*; or
 - c. File an amended proof of loss as long as it is filed within 60 days of the date of the loss.

N. Abandonment

You may not abandon to us damaged or undamaged property insured under this *policy*.

O. Salvage

We may permit you to keep damaged property insured under this policy after a loss, and we will reduce the amount of the loss proceeds payable to you under the *policy* by the value of the salvage.

P. Appraisal

If you and we fail to agree on the *actual cash value* or, if applicable, replacement cost of your damaged property to settle upon the amount of loss, then either may demand an appraisal of the loss. In this event,

you and we will each choose a competent and impartial appraiser within 20 days after receiving a written request from the other. The two appraisers will choose an umpire. If they cannot agree upon an umpire within 15 days, you or we may request that the choice be made by a judge of a court of record in the State where the covered property is located. The appraisers will separately state the *actual cash value*, the replacement cost, and the amount of loss to each item. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will set the amount of *actual cash value* and loss, or if it applies, the replacement cost and loss.

Each party will:

1. Pay its own appraiser; and
2. Bear the other expenses of the appraisal and umpire equally.

Q. Mortgage Clause

The word "mortgagee" includes trustee.

Any loss payable under Coverage A—Building Property will be paid to any mortgagee of whom we have actual notice, as well as any other mortgagee or loss payee determined to exist at the time of loss, and you, as interests appear. If more than one mortgagee is named, the order of payment will be the same as the order of precedence of the mortgages.

If we deny your claim, that denial will not apply to a valid claim of the mortgagee, if the mortgagee:

1. Notifies us of any change in the ownership or occupancy, or substantial change in risk of which the mortgagee is aware;
2. Pays any premium due under this *policy* on demand if you have neglected to pay the premium; and

3. Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so.

All of the terms of this *policy* apply to the mortgagee.

The mortgagee has the right to receive loss payment even if the mortgagee has started foreclosure or similar action on the *building*.

If we decide to cancel or not renew this *policy*, it will continue in effect for the benefit of the mortgagee only for 30 days after we notify the mortgagee of the cancellation or non-renewal.

If we pay the mortgagee for any loss and deny payment to you, we are subrogated to all the rights of the mortgagee granted under the mortgage on the property. Subrogation will not impair the right of the mortgagee to recover the full amount of the mortgagee's claim.

R. Suit Against Us

You may not sue us to recover money under this *policy* unless you have complied with all the requirements of the *policy*. If you do sue, you must start the suit within 1 year after the date of the written denial of all or part of the claim, and you must file the suit in the United States District Court of the district in which the covered property was located at the time of loss. This requirement applies to any claim that you may have under this *policy* and to any dispute that you may have arising out of the handling of any claim under the *policy*.

S. Subrogation

Whenever we make a payment for a loss under this *policy*, we are subrogated to your right to recover for that loss from any other person. That means that your right to recover for a loss that was partly or totally caused by someone else is automatically transferred to us, to the extent that we have paid you for the loss. We may require you to acknowledge this transfer in writing. After the loss, you may not give up our right to recover this money or do anything that would prevent us

from recovering it. If you make any claim against any person who caused your loss and recover any money, you must pay us back first before you may keep any of that money.

T. Continuous Lake Flooding

1. If an insured *building* has been flooded by rising lake waters continuously for 90 days or more and it appears reasonably certain that a continuation of this flooding will result in a covered loss to the insured *building* equal to or greater than the *building policy* limits plus the deductible or the maximum payable under the *policy* for any one *building* loss, we will pay you the lesser of these two amounts without waiting for the further damage to occur if you sign a release agreeing:
 - a. To make no further claim under this *policy*;
 - b. Not to seek renewal of this *policy*;
 - c. Not to apply for any flood insurance under the *Act* for property at the *described location*; and
 - d. Not to seek a premium refund for current or prior terms.

If the *policy* term ends before the insured *building* has been flooded continuously for 90 days, the provisions of this paragraph *T.1.* will apply when the insured *building* suffers a covered loss before the *policy* term ends.

2. If your insured *building* is subject to continuous lake flooding from a closed basin lake, you may elect to file a claim under either paragraph *T.1.* above or *T.2.* (A "closed basin lake" is a natural lake from which water leaves primarily through evaporation and whose surface area now exceeds or has exceeded 1 square mile at any time in the recorded past. Most of the nation's closed basin lakes are in the western half of the United States where annual evaporation exceeds annual precipitation and where lake levels and surface areas are subject to considerable fluctuation due to

wide variations in the climate. These lakes may overtop their basins on rare occasions.) Under this paragraph T.2. we will pay your claim as if the *building* is a total loss even though it has not been continuously inundated for 90 days, subject to the following conditions:

- a. Lake *flood* waters must damage or imminently threaten to damage your *building*.
- b. Before approval of your claim, you must:
 - (1) Agree to a claim payment that reflects your buying back the salvage on a negotiated basis; and
 - (2) Grant the conservation easement described in FEMA's "Policy Guidance for Closed Basin Lakes" to be recorded in the office of the local recorder of deeds. FEMA, in consultation with the community in which the property is located, will identify on a map an area or areas of special consideration (ASC) in which there is a potential for *flood* damage from continuous lake flooding. FEMA will give the community the agreed-upon map showing the ASC. This easement will only apply to that portion of the property in the ASC. It will allow certain agricultural and recreational uses of the land. The only structures it will allow on any portion of the property within the ASC are certain simple agricultural and recreational structures. If any of these allowable structures are insurable buildings under the *NFIP* and are insured under the *NFIP*, they will not be eligible for the benefits of this paragraph T.2. If a U.S. Army Corps of Engineers certified *flood* control project or otherwise certified *flood* control project later protects the property, FEMA will, upon request, amend the ASC to remove areas protected by those projects. The restrictions of the easement will then no longer apply to any portion of the property removed from the ASC; and

- (3) Comply with paragraphs *T.1.a.* through *T.1.d.* above.
- c. Within 90 days of approval of your claim, you must move your *building* to a new location outside the ASC. FEMA will give you an additional 30 days to move if you show there is sufficient reason to extend the time.
- d. Before the final payment of your claim, you must acquire an elevation certificate and a floodplain development permit from the local floodplain administrator for the new location of your *building*.
- e. Before the approval of your claim, the community having jurisdiction over your *building* must:
- (1) Adopt a permanent land use ordinance, or a temporary moratorium for a period not to exceed 6 months to be followed immediately by a permanent land use ordinance, that is consistent with the provisions specified in the easement required in paragraph *T.2.b.* above.
 - (2) Agree to declare and report any violations of this ordinance to FEMA so that under Section 1316 of the National Flood Insurance Act of 1968, as amended, flood insurance to the *building* can be denied; and
 - (3) Agree to maintain as deed-restricted, for purposes compatible with open space or agricultural or recreational use only, any affected property the community acquires an interest in. These deed restrictions must be consistent with the provisions of paragraph *T.2.b.* above, except that, even if a certified project protects the property, the land use restrictions continue to apply if the property was acquired under the Hazard Mitigation Grant Program or the Flood Mitigation Assistance Program. If a non-profit land trust organization receives the property as a donation, that organization must maintain the property as

deed-restricted, consistent with the provisions of paragraph *T.2.b.* above.

- f. Before the approval of your claim, the affected State must take all action set forth in FEMA's "Policy Guidance for Closed Basin Lakes."
- g. You must have *NFIP* flood insurance coverage continuously in effect from a date established by FEMA until you file a claim under paragraph *T.2.* If a subsequent owner buys *NFIP* insurance that goes into effect within 60 days of the date of transfer of title, any gap in coverage during that 60-day period will not be a violation of this continuous coverage requirement. For the purpose of honoring a claim under this paragraph *T.2.*, we will not consider to be in effect any increased coverage that became effective after the date established by FEMA. The exception to this is any increased coverage in the amount suggested by your insurer as an inflation adjustment.
- h. This paragraph *T.2.* will be in effect for a community when the FEMA Regional Administrator for the affected region provides to the community, in writing, the following:
 - (1) Confirmation that the community and the State are in compliance with the conditions in paragraphs *T.2.e.* and *T.2.f.* above, and
 - (2) The date by which you must have flood insurance in effect.

U. Duplicate Policies Not Allowed

- 1. We will not insure your property under more than one *NFIP policy*.

If we find that the duplication was not knowingly created, we will give you written notice. The notice will advise you that you may choose one of several options under the following procedures:

- a. If you choose to keep in effect the *policy* with the earlier effective date, you may also choose to add the coverage limits of the later *policy* to the limits of the earlier *policy*. The change will become effective as of the effective date of the later *policy*.
- b. If you choose to keep in effect the *policy* with the later effective date, you may also choose to add the coverage limits of the earlier *policy* to the limits of the later *policy*. The change will be effective as of the effective date of the later *policy*.

In either case, you must pay the pro rata premium for the increased coverage limits within 30 days of the written notice. In no event will the resulting coverage limits exceed the permissible limits of coverage under the *Act* or your insurable interest, whichever is less.

We will make a refund to you, according to applicable *NFIP* rules, of the premium for the *policy* not being kept in effect.

2. Your option under Condition U. Duplicate Policies Not Allowed to elect which *NFIP policy* to keep in effect does not apply when duplicates have been knowingly created. Losses occurring under such circumstances will be adjusted according to the terms and conditions of the earlier *policy*. The *policy* with the later effective date must be canceled.

V. Loss Settlement

1. Introduction

This *policy* provides three methods of settling losses: Replacement Cost, Special Loss Settlement, and *Actual Cash Value*. Each method is used for a different type of property, as explained in a–c. below.

- a. Replacement Cost loss settlement, described in V.2. below, applies to a single-family *dwelling* provided:
 - (1) It is your principal residence, which means that, at the time of loss, you or your spouse lived there for 80% of:

- (a) The 365 days immediately preceding the loss; or
 - (b) The period of your ownership, if you owned the *dwelling* for less than 365 days; and
- (2) At the time of loss, the amount of insurance in this *policy* that applies to the *dwelling* is 80% or more of its full replacement cost immediately before the loss, or is the maximum amount of insurance available under the *NFIP*.
- b. Special loss settlement, described in V.3. below, applies to a single-family *dwelling* that is a manufactured or mobile home or a travel trailer.
 - c. *Actual Cash Value* loss settlement applies to a single-family *dwelling* not subject to replacement cost or special loss settlement, and to the property listed in V.4. below.

2. Replacement Cost Loss Settlement

The following loss settlement conditions apply to a single-family *dwelling* described in V.1.a. above:

- a. We will pay to repair or replace the damaged *dwelling* after application of the deductible and without deduction for depreciation, but not more than the least of the following amounts:
 - (1) The *building* limit of liability shown on your *Declarations Page*;
 - (2) The replacement cost of that part of the *dwelling* damaged, with materials of like kind and quality and for like use; or
 - (3) The necessary amount actually spent to repair or replace the damaged part of the *dwelling* for like use.
- b. If the *dwelling* is rebuilt at a new location, the cost described above is limited to the cost that would have been incurred if the *dwelling* had been rebuilt at its former location.

- c. When the full cost of repair or replacement is more than \$1,000 or more than 5 percent of the whole amount of insurance that applies to the *dwelling*, we will not be liable for any loss under V.2.a. above or V.4.a.(2) below unless and until actual repair or replacement is completed.
- d. You may disregard the replacement cost conditions above and make claim under this *policy* for loss to *dwellings* on an *actual cash value* basis. You may then make claim for any additional liability according to V.2.a., b., and c. above, provided you notify us of your intent to do so within 180 days after the date of loss.
- e. If the community in which your *dwelling* is located has been converted from the *Emergency Program* to the *Regular Program* during the current *policy* term, then we will consider the maximum amount of available *NFIP* insurance to be the amount that was available at the beginning of the current *policy* term.

3. Special Loss Settlement

- a. The following loss settlement conditions apply to a single-family *dwelling* that:
 - (1) Is a manufactured or mobile home or a travel trailer, as defined in II.B.6.b. and c.,
 - (2) Is at least 16 feet wide when fully assembled and has an area of at least 600 square feet within its perimeter walls when fully assembled, and
 - (3) Is your principal residence, as specified in V.1.a.(1) above.
- b. If such a *dwelling* is totally destroyed or damaged to such an extent that, in our judgment, it is not economically feasible to repair, at least to its pre-damage condition, we will, at our discretion pay the least of the following amounts:
 - (1) The lesser of the replacement cost of the *dwelling* or 1.5 times the *actual cash value*, or

(2) The *building* limit of liability shown on your *Declarations Page*.

- c. If such a *dwelling* is partially damaged and, in our judgment, it is economically feasible to repair it to its pre-damage condition, we will settle the loss according to the Replacement Cost conditions in V.2. above.

4. Actual Cash Value Loss Settlement

The types of property noted below are subject to *actual cash value* (or in the case of V.4.a.(2), below, proportional) loss settlement.

- a. A *dwelling*, at the time of loss, when the amount of insurance on the *dwelling* is both less than 80% of its full replacement cost immediately before the loss and less than the maximum amount of insurance available under the *NFIP*. In that case, we will pay the greater of the following amounts, but not more than the amount of insurance that applies to that *dwelling*:

- (1) The *actual cash value*, as defined in II.B.2., of the damaged part of the *dwelling*; or
- (2) A proportion of the cost to repair or replace the damaged part of the *dwelling*, without deduction for physical depreciation and after application of the deductible.

This proportion is determined as follows: If 80% of the full replacement cost of the *dwelling* is less than the maximum amount of insurance available under the *NFIP*, then the proportion is determined by dividing the actual amount of insurance on the *dwelling* by the amount of insurance that represents 80% of its full replacement cost. But if 80% of the full replacement cost of the *dwelling* is greater than the maximum amount of insurance available under the *NFIP*, then the proportion is determined by dividing the actual amount of insurance on the *dwelling* by the maximum amount of insurance available under the *NFIP*.

- b. A two-, three-, or four-family *dwelling*.
- c. A *unit* that is not used exclusively for single-family *dwelling* purposes.
- d. Detached garages.
- e. Personal property.
- f. Appliances, carpets, and carpet pads.
- g. Outdoor awnings, outdoor antennas or aerials of any type, and other outdoor equipment.
- h. Any property covered under this *policy* that is abandoned after a loss and remains as debris anywhere on the *described location*.
- i. A *dwelling* that is not your principal residence.

5. Amount of Insurance Required

To determine the amount of insurance required for a *dwelling* immediately before the loss, we do not include the value of:

- a. Footings, foundations, piers, or any other structures or devices that are below the undersurface of the lowest basement floor and support all or part of the *dwelling*;
- b. Those supports listed in V.5.a. above, that are below the surface of the ground inside the foundation walls if there is no basement; and
- c. Excavations and underground flues, pipes, wiring, and drains.

NOTE: The Coverage *D*—Increased Cost of Compliance limit of liability is not included in the determination of the amount of insurance required.

VIII. LIBERALIZATION CLAUSE

If we make a change that broadens your coverage under this edition of our *policy*, but does not require any additional premium, then that

change will automatically apply to your insurance as of the date we implement the change, provided that this implementation date falls within 60 days before or during the *policy* term stated on the *Declarations Page*.

IX. WHAT LAW GOVERNS

This *policy* and all disputes arising from the handling of any claim under the *policy* are governed exclusively by the flood insurance regulations issued by FEMA, the National Flood Insurance Act of 1968, as amended (42 U.S.C. 4001, et seq.), and Federal common law.

IN WITNESS WHEREOF, we have signed this *policy* below and hereby enter into this Insurance Agreement.

David L. Miller
Associate Administrator
Federal Insurance and Mitigation Administration
(formerly designated as the "Administrator, Federal Insurance Administration")

CLAIM GUIDELINES IN CASE OF A FLOOD

For the protection of you and your family, the following claim guidelines are provided by the National Flood Insurance Program (NFIP). If you are ever in doubt as to what action is needed, consult your insurance representative or call the NFIP toll-free at 1-800-638-6620 or on the TDD line at 1-800-447-9487.

Know your insurance representative's name and telephone number. List them here for fast reference:

Insurance Representative _____

Representative's Phone Number _____

- Notify us or your insurance representative, in writing, as soon as possible after the flood.
- If you report to your insurance representative, remind him or her to assign the claim to an NFIP-approved claims adjuster. The NFIP pays for the services of the independent claims adjuster assigned to your claim.
- Determine the independent claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- Discuss with the claims adjuster any need you may have for an advance or partial payment for your loss.
- To help the claims adjuster, try to take photographs of the outside of the premises showing the flooding and the damage and photographs of the inside of the premises showing the height of the water and the damaged property.
- Place all account books, financial records, receipts, and other loss verification material in a safe place for examination and evaluation by the claims adjuster.
- Work cooperatively and promptly with the claims adjuster to determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies), if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments on the basis of your proof of loss. This policy requires you to send us detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to the NFIP on the elements of flood cause and damage.
- At our option, we may accept an adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages to your insured property. You must sign the adjuster's report. At our option, we may require you to swear to the report.

National Flood Insurance Program

General Property Form

Standard Flood Insurance Policy

June 2014



FEMA

GENERAL PROPERTY FORM

PLEASE READ THE POLICY CAREFULLY. THE FLOOD INSURANCE COVERAGE PROVIDED IS SUBJECT TO LIMITATIONS, RESTRICTIONS, AND EXCLUSIONS.

THIS POLICY PROVIDES NO COVERAGE:

1. IN A REGULAR PROGRAM COMMUNITY, FOR A RESIDENTIAL CONDOMINIUM BUILDING, AS DEFINED IN THIS POLICY; AND
2. EXCEPT FOR PERSONAL PROPERTY COVERAGE, FOR A UNIT IN A CONDOMINIUM BUILDING.

I. AGREEMENT

The Federal Emergency Management Agency (FEMA) provides flood insurance under the terms of the National Flood Insurance Act of 1968 and its Amendments, and Title 44 of the Code of Federal Regulations.

We will pay you for *direct physical loss by or from flood* to your insured property if you:

1. Have paid the correct premium;
2. Comply with all terms and conditions of this *policy*; and
3. Have furnished accurate information and statements.

We have the right to review the information you give us at any time and to revise your *policy* based on our review.

II. DEFINITIONS

- A. In this *policy*, "you" and "your" refer to the insured(s) shown on the *Declarations Page* of this *policy*. Insured(s) includes: Any mortgagee and loss payee named in the *Application* and *Declarations Page*, as well as any other mortgagee or loss payee determined to exist at the time of loss in the order of precedence. "We," "us," and "our" refer to the insurer.

Some definitions are complex because they are provided as they appear in the law or regulations, or result from court cases. The precise definitions are intended to protect you.

Flood, as used in this flood insurance *policy*, means:

1. A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (one of which is your property) from:
 - a. Overflow of inland or tidal waters;
 - b. Unusual and rapid accumulation or runoff of surface waters from any source;
 - c. *Mudflow*.
2. Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels which result in a *flood* as defined in *A.1.a.* above.

B. The following are the other key definitions we use in this *policy*:

1. *Act*. The National Flood Insurance Act of 1968 and any amendments to it.
2. *Actual Cash Value*. The cost to replace an insured item of property at the time of loss, less the value of its physical depreciation.
3. *Application*. The statement made and signed by you or your agent in applying for this *policy*. The *application* gives information we use

to determine the eligibility of the risk, the kind of *policy* to be issued, and the correct premium payment. The *application* is part of this flood insurance *policy*. For us to issue you a *policy*, the correct premium payment must accompany the *application*.

4. *Base Flood*. A *flood* having a one percent chance of being equaled or exceeded in any given year.
5. *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.
6. *Building*.
 - a. A structure with two or more outside rigid walls and a fully secured roof, that is affixed to a permanent site;
 - b. A manufactured home ("a manufactured home," also known as a mobile home, is a structure: built on a permanent chassis, transported to its site in one or more sections, and affixed to a permanent foundation); or
 - c. A travel trailer without wheels, built on a chassis and affixed to a permanent foundation, that is regulated under the community's floodplain management and building ordinances or laws.

Building does not mean a gas or liquid storage tank or a recreational vehicle, park trailer, or other similar vehicle, except as described in *B.6.c.*, above.

7. *Cancellation*. The ending of the insurance coverage provided by this *policy* before the expiration date.
8. *Condominium*. That form of ownership of real property in which each *unit* owner has an undivided interest in common elements.
9. *Condominium Association*. The entity, formed by the *unit* owners, responsible for the maintenance and operation of:

- a. Common elements owned in undivided shares by *unit* owners; and
 - b. Other real property in which the *unit* owners have use rights where membership in the entity is a required condition of *unit* ownership.
10. *Declarations Page*. A computer-generated summary of information you provided in the *application* for insurance. The *Declarations Page* also describes the term of the *policy*, limits of coverage, and displays the premium and our name. The *Declarations Page* is a part of this flood insurance *policy*.
 11. *Described Location*. The location where the insured *building* or personal property is found. The *described location* is shown on the *Declarations Page*.
 12. *Direct Physical Loss By or From Flood*. Loss or damage to insured property, directly caused by a *flood*. There must be evidence of physical changes to the property.
 13. *Elevated Building*. A *building* that has no *basement* and that has its lowest elevated floor raised above ground level by foundation walls, shear walls, posts, piers, pilings, or columns.
 14. *Emergency Program*. The initial phase of a community's participation in the *National Flood Insurance Program*. During this phase, only limited amounts of insurance are available under the *Act*.
 15. *Expense Constant*. A flat charge you must pay on each new or renewal *policy* to defray the expenses of the Federal Government related to *flood* insurance.
 16. *Federal Policy Fee*. A flat charge you must pay on each new or renewal *policy* to defray certain administrative expenses incurred in carrying out the *National Flood Insurance Program*. This fee covers expenses not covered by the *expense constant*.

17. *Improvements*. Fixtures, alterations, installations, or additions comprising a part of the insured *building*.
18. *Mudflow*. A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water. Other earth movements, such as landslide, slope failure, or a saturated soil mass moving by liquidity down a slope, are not *mudflows*.
19. *National Flood Insurance Program (NFIP)*. The program of flood insurance coverage and floodplain management administered under the *Act* and applicable Federal regulations in Title 44 of the Code of Federal Regulations, Subchapter B.
20. *Policy*. The entire written contract between you and us. It includes:
 - a. This printed form;
 - b. The *application* and *Declarations Page*;
 - c. Any endorsement(s) that may be issued; and,
 - d. Any renewal certificate indicating that coverage has been instituted for a new *policy* and new *policy* term.Only one *building*, which you specifically described in the *application*, may be insured under this *policy*.
21. *Pollutants*. Substances that include, but that are not limited to, any solid, liquid, gaseous or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste. "Waste" includes, but is not limited to, materials to be recycled, reconditioned, or reclaimed.
22. *Post-FIRM Building*. A *building* for which construction or substantial improvement occurred after December 31, 1974, or on or after the effective date of an initial Flood Insurance Rate Map (FIRM), whichever is later.

23. *Probation Premium.* A flat charge you must pay on each new or renewal *policy* issued covering property in a community that has been placed on probation under the provisions of 44 CFR 59.24.
24. *Regular Program.* The final phase of a community's participation in the *National Flood Insurance Program*. In this phase, a Flood Insurance Rate Map is in effect and full limits of coverage are available under the *Act*.
25. *Residential Condominium Building.* A *building*, owned and administered as a *condominium*, containing one or more family *units* and in which at least 75% of the floor area is residential.
26. *Special Flood Hazard Area.* An area having special *flood* or *mudflow*, and/or *flood*-related erosion hazards, and shown on a Flood Hazard Boundary Map or Flood Insurance Rate Map as Zone A, AO, A1-A30, AE, A99, AH, AR, AR/A, AR/AE, AR/AH, AR/AO, AR/A1-A30, V1-V30, VE, V.
27. *Stock* means merchandise held in storage or for sale, raw materials, and in-process or finished goods, including supplies used in their packing or shipping.
- Stock* does not include any property not covered under Section IV. Property Not Covered, except the following:
- a. Parts and equipment for self-propelled vehicles;
 - b. Furnishings and equipment for watercraft;
 - c. Spas and hot-tubs, including their equipment; and
 - d. Swimming pool equipment.
28. *Unit.* A *unit* in a *condominium building*.
29. *Valued Policy.* A *policy* in which the insured and the insurer agree on the value of the property insured, that value being payable in the event of a total loss. The Standard Flood Insurance Policy is not a *valued policy*.

A. COVERAGE A—BUILDING PROPERTY

We insure against *direct physical loss by or from flood* to:

1. The *building* described on the *Declarations Page* at the *described location*. If the *building* is a *condominium building* and the named insured is the *condominium association*, Coverage A includes all *units* within the *building* and the *improvements* within the *units*, provided the *units* are owned in common by all *unit* owners.
2. We also insure *building* property for a period of 45 days at another location, as set forth in *III.C.2.b.*, Property Removed to Safety.
3. Additions and extensions attached to and in contact with the *building* by means of a rigid exterior wall, a solid load-bearing interior wall, a stairway, an elevated walkway, or a roof. At your option, additions and extensions connected by any of these methods may be separately insured. Additions and extensions attached to and in contact with the *building* by means of a common interior wall that is not a solid load-bearing wall are always considered part of the *building* and cannot be separately insured.
4. The following fixtures, machinery, and equipment, which are covered under Coverage A only:
 - a. Awnings and canopies;
 - b. Blinds;
 - c. Carpet permanently installed over unfinished flooring;
 - d. Central air conditioners;
 - e. Elevator equipment;
 - f. Fire extinguishing apparatus;
 - g. Fire sprinkler systems;
 - h. Walk-in freezers;

- i. Furnaces;
 - j. Light fixtures;
 - k. Outdoor antennas and aerials attached to *buildings*;
 - l. Permanently installed cupboards, bookcases, paneling, and wallpaper;
 - m. Pumps and machinery for operating pumps;
 - n. Ventilating equipment; and
 - o. Wall mirrors, permanently installed;
 - p. In the *units* within the *building*, installed:
 - (1) Built-in dishwashers;
 - (2) Built-in microwave ovens;
 - (3) Garbage disposal units;
 - (4) Hot water heaters, including solar water heaters;
 - (5) Kitchen cabinets;
 - (6) Plumbing fixtures;
 - (7) Radiators;
 - (8) Ranges;
 - (9) Refrigerators; and
 - (10) Stoves.
5. Materials and supplies to be used for construction, alteration, or repair of the insured *building* while the materials and supplies are stored in a fully enclosed *building* at the *described location* or on an adjacent property.
6. A *building* under construction, alteration, or repair at the *described location*.
- a. If the structure is not yet walled or roofed as described in the definition for *building* (see *II.6.a.*), then coverage applies:
 - (1) Only while such work is in progress; or

(2) If such work is halted, only for a period of up to 90 continuous days thereafter.

b. However, coverage does not apply until the *building* is walled and roofed if the lowest floor, including the *basement* floor, of a non-elevated *building* or the lowest elevated floor of an *elevated building* is:

(1) Below the *base flood* elevation in Zones AH, AE, A1-A30, AR, AR/AE, AR/AH, AR/A1-A30, AR/A, AR/AO; or

(2) Below the *base flood* elevation adjusted to include the effect of wave action in Zones VE or V1-V30.

The lowest floor levels are based on the bottom of the lowest horizontal structural member of the floor in Zones VE or V1-V30 and the top of the floor in Zones AH, AE, A1-A30, AR, AR/AE, AR/AH, AR/A1-A30, AR/A, AR/AO.

7. A manufactured home or a travel trailer as described in the Definitions Section (see *II.B.6.b.* and *II.B.6.c.*).

If the manufactured home or travel trailer is in a *special flood hazard area*, it must be anchored in the following manner at the time of the loss:

a. By over-the-top or frame ties to ground anchors; or

b. In accordance with the manufacturer's specifications; or

c. In compliance with the community's floodplain management requirements unless it has been continuously insured by the NFIP at the same described location since September 30, 1982.

8. Items of property in a *building* enclosure below the lowest elevated floor of an *elevated post-FIRM building* located in zones A1-A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1-A30, V1-V30, or VE, or in a *basement*, regardless of the zone. Coverage is limited to the following:

a. Any of the following items, if installed in their functioning locations and, if necessary for operation, connected to a power source:

- (1) Central air conditioners;
- (2) Cisterns and the water in them;
- (3) Drywall for walls and ceilings in a *basement* and the cost of labor to nail it, unfinished and unfloated and not taped, to the framing;
- (4) Electrical junction and circuit breaker boxes;
- (5) Electrical outlets and switches;
- (6) Elevators, dumbwaiters, and related equipment, except for related equipment installed below the *base flood* elevation after September 30, 1987;
- (7) Fuel tanks and the fuel in them;
- (8) Furnaces and hot water heaters;
- (9) Heat pumps;
- (10) Nonflammable insulation in a *basement*;
- (11) Pumps and tanks used in solar energy systems;
- (12) Stairways and staircases attached to the building, not separated from it by elevated walkways;
- (13) Sump pumps;
- (14) Water softeners and the chemicals in them, water filters, and faucets installed as an integral part of the plumbing system;
- (15) Well water tanks and pumps;
- (16) Required utility connections for any item in this list; and
- (17) Footings, foundations, posts, pilings, piers, or other foundation walls and anchorage systems required to support a *building*.

b. Clean-up.

B. COVERAGE B—PERSONAL PROPERTY

1. If you have purchased personal property coverage, we insure, subject to *B.2.*, *3.*, and *4.* below, against *direct physical loss by or from flood* to personal property inside the fully enclosed insured *building*:
 - a. Owned solely by you, or in the case of a *condominium*, owned solely by the *condominium association* and used exclusively in the conduct of the business affairs of the *condominium association*; or
 - b. Owned in common by the *unit* owners of the *condominium association*.

We also insure such personal property for 45 days while stored at a temporary location, as set forth in *III.C.2.b.*, Property Removed to Safety.

2. When this *policy* covers personal property, coverage will be either for household personal property or other than household personal property, while within the insured *building*, but not both.
 - a. If this policy covers household personal property, it will insure household personal property usual to a living quarters, that:
 - (1) Belongs to you, or a member of your household, or at your option:
 - (a) Your domestic worker;
 - (b) Your guest; or
 - (2) You may be legally liable for.
 - b. If this policy covers other than household personal property, it will insure your:
 - (1) Furniture and fixtures;
 - (2) Machinery and equipment;
 - (3) *Stock*; and

- (4) Other personal property owned by you and used in your business, subject to *IV. Property Not Covered*.
3. Coverage for personal property includes the following property, subject to *B.1.a.* and *B.1.b.* above, which is covered under Coverage *B* only:
- a. Air conditioning units installed in the *building*;
 - b. Carpet, not permanently installed, over unfinished flooring;
 - c. Carpets over finished flooring;
 - d. Clothes washers and dryers;
 - e. "Cook-out" grills;
 - f. Food freezers, other than walk-in, and food in any freezer;
 - g. Outdoor equipment and furniture stored inside the insured *building*;
 - h. Ovens and the like; and
 - i. Portable microwave ovens and portable dishwashers.
4. Items of property in a *building* enclosure below the lowest elevated floor of an *elevated post-FIRM building* located in Zones A1-A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1-A30, V1-V30, or VE, or in a *basement*, regardless of the zone, is limited to the following items, if installed in their functioning locations and, if necessary for operation, connected to a power source:
- a. Air conditioning units—portable or window type;
 - b. Clothes washers and dryers; and
 - c. Food freezers, other than walk-in, and food in any freezer.
5. *Special Limits*. We will pay no more than \$2,500 for any loss to one or more of the following kinds of personal property:
- a. Artwork, photographs, collectibles, or memorabilia, including but not limited to, porcelain or other figures, and sports cards;
 - b. Rare books or autographed items;

- c. Jewelry, watches, precious and semi-precious stones, articles of gold, silver, or platinum;
 - d. Furs or any article containing fur which represents its principal value; or
6. We will pay only for the functional value of antiques.
7. If you are a tenant, you may apply up to 10% of the Coverage *B* limit to *improvements*:
- a. Made a part of the *building* you occupy; and
 - b. You acquired, or made at your expense, even though you cannot legally remove.

This coverage does not increase the amount of insurance that applies to insured personal property.

8. If you are a *condominium unit* owner, you may apply up to 10% of the Coverage *B* limit to cover loss to interior:
- a. Walls,
 - b. Floors, and
 - c. Ceilings,

that are not covered under a *policy* issued to the *condominium association* insuring the *condominium building*.

This coverage does not increase the amount of insurance that applies to insured personal property.

9. If you are a tenant, personal property must be inside the fully enclosed *building*.

C. COVERAGE C—OTHER COVERAGES

1. Debris Removal.
- a. We will pay the expense to remove non-owned debris that is on or in insured property and debris of insured property anywhere.

- b. If you or a member of your household perform the removal work, the value of your work will be based on the Federal minimum wage.
- c. This coverage does not increase the Coverage A or Coverage B limit of liability.

2. Loss Avoidance Measures.

a. Sandbags, Supplies, and Labor

- (1) We will pay up to \$1,000 for the costs you incur to protect the insured *building* from a *flood* or imminent danger of *flood*, for the following:
 - (a) Your reasonable expenses to buy:
 - (i) Sandbags, including sand to fill them;
 - (ii) Fill for temporary levees;
 - (iii) Pumps; and
 - (iv) Plastic sheeting and lumber used in connection with these items; and
 - (b) The value of work, at the Federal minimum wage, that you perform.
- (2) This coverage for Sandbags, Supplies, and Labor only applies if damage to insured property by or from *flood* is imminent and the threat of *flood* damage is apparent enough to lead a person of common prudence to anticipate *flood* damage. One of the following must also occur:
 - (a) A general and temporary condition of flooding in the area near the *described location* must occur, even if the *flood* does not reach the insured *building*; or
 - (b) A legally authorized official must issue an evacuation order or other civil order for the community in which the insured *building* is located calling for measures to preserve life and property from the peril of *flood*.

This coverage does not increase the Coverage A or Coverage B limit of liability.

b. Property Removed to Safety

(1) We will pay up to \$1,000 for the reasonable expenses you incur to move insured property to a place other than the *described location* that contains the property in order to protect it from *flood* or the imminent danger of *flood*.

Reasonable expenses include the value of work, at the Federal minimum wage, that you perform.

(2) If you move insured property to a place other than the *described location* that contains the property, in order to protect it from *flood* or the imminent danger of *flood*, we will cover such property while at that location for a period of 45 consecutive days from the date you begin to move it there. The personal property that is moved must be placed in a fully enclosed *building*, or otherwise reasonably protected from the elements.

Any property removed, including a moveable home described in *II.6.b.* and *c.*, must be placed above ground level or outside of the *special flood hazard area*.

This coverage does not increase the Coverage A or Coverage B limit of liability.

3. Pollution Damage.

We will pay for damage caused by *pollutants* to covered property if the discharge, seepage, migration, release, or escape of the *pollutants* is caused by or results from *flood*. The most we will pay under this coverage is \$10,000. This coverage does not increase the Coverage A or Coverage B limits of liability. Any payment under this provision when combined with all other payments for the same loss cannot exceed the *replacement cost* or *actual cash value*, as appropriate, of the covered property. This coverage does not

include the testing for or monitoring of *pollutants* unless required by law or ordinance.

D. COVERAGE D—INCREASED COST OF COMPLIANCE

1. General.

This *policy* pays you to comply with a State or local floodplain management law or ordinance affecting repair or reconstruction of a structure suffering *flood* damage. Compliance activities eligible for payment are: elevation, floodproofing, relocation, or demolition (or any combination of these activities) of your structure. Eligible floodproofing activities are limited to:

- a. Non-residential structures.
- b. Residential structures with *basements* that satisfy FEMA's standards published in the Code of Federal Regulations [44 CFR 60.6 (b) or (c)].

2. Limit of Liability.

We will pay you up to \$30,000 under this Coverage *D*—Increased Cost of Compliance, which only applies to *policies* with *building* coverage (Coverage *A*).

Our payment of claims under Coverage *D* is in addition to the amount of coverage which you selected on the *application* and which appears on the *Declarations Page*. But the maximum you can collect under this *policy* for both Coverage *A* (Building Property) and Coverage *D* (Increased Cost of Compliance) cannot exceed the maximum permitted under the *Act*. We do NOT charge a separate deductible for a claim under Coverage *D*.

3. Eligibility.

- a. A structure covered under Coverage *A*—Building Property sustaining a loss caused by a *flood* as defined by this *policy* must:

- (1) Be a "repetitive loss structure." A "repetitive loss structure" is one that meets the following conditions:
 - (a) The structure is covered by a contract of flood insurance issued under the *NFIP*.
 - (b) The structure has suffered *flood* damage on 2 occasions during a 10-year period which ends on the date of the second loss.
 - (c) The cost to repair the *flood* damage, on average, equaled or exceeded 25% of the market value of the structure at the time of each *flood* loss.
 - (d) In addition to the current claim, the *NFIP* must have paid the previous qualifying claim, and the State or community must have a cumulative, substantial damage provision or repetitive loss provision in its floodplain management law or ordinance being enforced against the structure; or
 - (2) Be a structure that has had *flood* damage in which the cost to repair equals or exceeds 50% of the market value of the structure at the time of the *flood*. The State or community must have a substantial damage provision in its floodplain management law or ordinance being enforced against the structure.
- b. This Coverage *D* pays you to comply with State or local floodplain management laws or ordinances that meet the minimum standards of the *National Flood Insurance Program* found in the Code of Federal Regulations at 44 CFR 60.3. We pay for compliance activities that exceed those standards under these conditions:
- (1) *3.a.(1)* above.
 - (2) Elevation or floodproofing in any risk zone to preliminary or advisory *base flood* elevations provided by FEMA which

the State or local government has adopted and is enforcing for *flood*-damaged structures in such areas. (This includes compliance activities in B, C, X, or D zones which are being changed to zones with *base flood* elevations. This also includes compliance activities in zones where *base flood* elevations are being increased, and a *flood*-damaged structure must comply with the higher advisory *base flood* elevation.) Increased Cost of Compliance coverage does not apply to situations in B, C, X, or D zones where the community has derived its own elevations and is enforcing elevation or floodproofing requirements for *flood*-damaged structures to elevations derived solely by the community.

- (3) Elevation or floodproofing above the *base flood* elevation to meet State or local "freeboard" requirements, i.e., that a structure must be elevated above the *base flood* elevation.
- c. Under the minimum *NFIP* criteria at 44 CFR 60.3 (b)(4), States and communities must require the elevation or floodproofing of structures in unnumbered A zones to the *base flood* elevation where elevation data is obtained from a Federal, State, or other source. Such compliance activities are also eligible for Coverage *D*.
 - d. This coverage will also pay for the incremental cost, after demolition or relocation, of elevating or floodproofing a structure during its rebuilding at the same or another site to meet State or local floodplain management laws or ordinances, subject to Exclusion *D.5.g.* below.
 - e. This coverage will also pay to bring a *flood*-damaged structure into compliance with State or local floodplain management laws or ordinances even if the structure had received a variance before the present loss from the applicable floodplain management requirements.

4. Conditions.

- a. When a structure covered under Coverage A—Building Property sustains a loss caused by a *flood*, our payment for the loss under this Coverage D will be for the increased cost to elevate, floodproof, relocate, or demolish (or any combination of these activities) caused by the enforcement of current State or local floodplain management ordinances or laws. Our payment for eligible demolition activities will be for the cost to demolish and clear the site of the *building* debris or a portion thereof caused by the enforcement of current State or local floodplain management ordinances or laws. Eligible activities for the cost of clearing the site will include those necessary to discontinue utility service to the site and ensure proper abandonment of on-site utilities.
- b. When the *building* is repaired or rebuilt, it must be intended for the same occupancy as the present *building* unless otherwise required by current floodplain management ordinances or laws.

5. Exclusions.

Under this Coverage D—Increased Cost of Compliance, we will not pay for:

- a. The cost to comply with any floodplain management law or ordinance in communities participating in the *Emergency Program*.
- b. The cost associated with enforcement of any ordinance or law that requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of *pollutants*.
- c. The loss in value to any insured *building* or other structure due to the requirements of any ordinance or law.
- d. The loss in residual value of the undamaged portion of a *building* demolished as a consequence of enforcement of any State or local floodplain management law or ordinance.

- e. Any Increased Cost of Compliance under this Coverage *D*:
 - (1) Until the *building* is elevated, floodproofed, demolished, or relocated on the same or to another premises; and
 - (2) Unless the building is elevated, floodproofed, demolished, or relocated as soon as reasonably possible after the loss, not to exceed two years.
- f. Any code upgrade requirements, e.g., plumbing or electrical wiring, not specifically related to the State or local floodplain management law or ordinance.
- g. Any compliance activities needed to bring additions or *improvements* made after the loss occurred into compliance with State or local floodplain management laws or ordinances.
- h. Loss due to any ordinance or law that you were required to comply with before the current loss.
- i. Any rebuilding activity to standards that do not meet the *NFIP's* minimum requirements. This includes any situation where the insured has received from the State or community a variance in connection with the current flood loss to rebuild the property to an elevation below the *base flood* elevation.
- j. Increased Cost of Compliance for a garage or carport.
- k. Any structure insured under an *NFIP* Group Flood Insurance Policy.
- l. Assessments made by a *condominium association* on individual *condominium unit* owners to pay increased costs of repairing commonly owned *buildings* after a *flood* in compliance with State or local floodplain management ordinances or laws.

6. Other Provisions.

All other conditions and provisions of this *policy* apply.

- A. We do not cover any of the following property:
1. Personal property not inside the fully enclosed *building*;
 2. A *building*, and personal property in it, located entirely in, on, or over water or seaward of mean high tide, if it was constructed or substantially improved after September 30, 1982;
 3. Open structures, including a *building* used as a boathouse or any structure or *building* into which boats are floated, and personal property located in, on, or over water;
 4. Recreational vehicles other than travel trailers described in *II.B.6.c.*, whether affixed to a permanent foundation or on wheels;
 5. Self-propelled vehicles or machines, including their parts and equipment. However, we do cover self-propelled vehicles or machines, provided they are not licensed for use on public roads and are:
 - a. Used mainly to service the *described location*; or
 - b. Designed and used to assist handicapped persons, while the vehicles or machines are inside a *building* at the *described location*;
 6. Land, land values, lawns, trees, shrubs, plants, growing crops, or animals;
 7. Accounts, bills, coins, currency, deeds, evidences of debt, medals, money, scrip, stored value cards, postage stamps, securities, bullion, manuscripts, or other valuable papers;
 8. Underground structures and equipment, including wells, septic tanks, and septic systems;

9. Those portions of walks, walkways, decks, driveways, patios, and other surfaces, all whether protected by a roof or not, located outside the perimeter, exterior walls of the insured *building*;
10. Containers including related equipment, such as, but not limited to, tanks containing gases or liquids;
11. *Buildings* or *units* and all their contents if more than 49% of the *actual cash value* of the *building* or *unit* is below ground, unless the lowest level is at or above the *base flood* elevation and is below ground by reason of earth having been used as insulation material in conjunction with energy efficient building techniques;
12. Fences, retaining walls, seawalls, bulkheads, wharves, piers, bridges, and docks;
13. Aircraft or watercraft, or their furnishings and equipment;
14. Hot tubs and spas that are not bathroom fixtures, and swimming pools, and their equipment such as, but not limited to, heaters, filters, pumps, and pipes, wherever located;
15. Property not eligible for flood insurance pursuant to the provisions of the Coastal Barrier Resources Act and the Coastal Barrier Improvement Act of 1990 and amendments to these Acts;
16. Personal property owned by or in the care, custody or control of a *unit* owner, except for property of the type and under the circumstances set forth under III. Coverage *B*—Personal Property of this *policy*;
17. A *residential condominium building* located in a *Regular Program* community.

A. We only pay for *direct physical loss by or from flood*, which means that we do not pay you for:

1. Loss of revenue or profits;
2. Loss of access to the insured property or *described location*;
3. Loss of use of the insured property or *described location*;
4. Loss from interruption of business or production;
5. Any additional expenses incurred while the insured *building* is being repaired or is unable to be occupied for any reason;
6. The cost of complying with any ordinance or law requiring or regulating the construction, demolition, remodeling, renovation, or repair of property, including removal of any resulting debris. This exclusion does not apply to any eligible activities we describe in Coverage *D*—Increased Cost of Compliance; or
7. Any other economic loss you suffer.

B. We do not insure a loss directly or indirectly caused by a *flood* that is already in progress at the time and date:

1. The *policy* term begins; or
2. Coverage is added at your request.

C. We do not insure for loss to property caused directly by earth movement even if the earth movement is caused by *flood*. Some examples of earth movement that we do not cover are:

1. Earthquake;
2. Landslide;
3. Land subsidence;

4. Sinkholes;
5. Destabilization or movement of land that results from accumulation of water in subsurface land areas; or
6. Gradual erosion.

We do, however, pay for losses from *mudflow* and land subsidence as a result of erosion that are specifically covered under our definition of *flood* (see A.1.c. and II.A.2.).

D. We do not insure for direct physical loss caused directly or indirectly by:

1. The pressure or weight of ice;
2. Freezing or thawing;
3. Rain, snow, sleet, hail, or water spray;
4. Water, moisture, mildew, or mold damage that results primarily from any condition:
 - a. Substantially confined to the insured *building*; or
 - b. That is within your control including, but not limited to:
 - (1) Design, structural, or mechanical defects;
 - (2) Failures, stoppages, or breakage of water or sewer lines, drains, pumps, fixtures, or equipment; or
 - (3) Failure to inspect and maintain the property after a *flood* recedes;
5. Water or water-borne material that:
 - a. Backs up through sewers or drains;
 - b. Discharges or overflows from a sump, sump pump, or related equipment; or
 - c. Seeps or leaks on or through the covered property;

unless there is a *flood* in the area and the *flood* is the proximate cause of the sewer or drain backup, sump pump discharge or overflow, or the seepage of water;

6. The pressure or weight of water unless there is a *flood* in the area and the *flood* is the proximate cause of the damage from the pressure or weight of water;
 7. Power, heating, or cooling failure unless the failure results from *direct physical loss by or from flood* to power, heating, or cooling equipment situated on the *described location*;
 8. Theft, fire, explosion, wind, or windstorm;
 9. Anything that you or your agents do or conspire to do to cause loss by *flood* deliberately; or
 10. Alteration of the insured property that significantly increases the risk of flooding.
- E. We do not insure for loss to any *building* or personal property located on land leased from the Federal Government, arising from or incident to the flooding of the land by the Federal Government, where the lease expressly holds the Federal Government harmless under flood insurance issued under any Federal Government program.

VI. DEDUCTIBLES

- A. When a loss is covered under this *policy*, we will pay only that part of the loss that exceeds the applicable deductible amount, subject to the limit of liability that applies. The deductible amount is shown on the *Declarations Page*.

However, when a *building* under construction, alteration, or repair does not have at least two rigid exterior walls and a fully secured

roof at the time of loss, your deductible amount will be two times the deductible that would otherwise apply to a completed *building*.

- B. In each loss from *flood*, separate deductibles apply to the *building* and personal property insured by this *policy*.
- C. No deductible applies to:
 - 1. *III.C.2. Loss Avoidance Measures*; or
 - 2. *III.D. Increased Cost of Compliance*.

VII. GENERAL CONDITIONS

A. Pair and Set Clause

In case of loss to an article that is part of a pair or set, we will have the option of paying you:

- 1. An amount equal to the cost of replacing the lost, damaged, or destroyed article, less depreciation, or
- 2. An amount which represents the fair proportion of the total value of the pair or set that the lost, damaged, or destroyed article bears to the pair or set.

B. Concealment or Fraud and Policy Voidance

- 1. With respect to all insureds under this *policy*, this *policy*:
 - a. Is void,
 - b. Has no legal force or effect,
 - c. Cannot be renewed, and
 - d. Cannot be replaced by a new *NFIP policy*, if, before or after a loss, you or any other insured or your agent have at any time:
 - (1) Intentionally concealed or misrepresented any material fact or circumstance,

- (2) Engaged in fraudulent conduct, or
- (3) Made false statements relating to this *policy* or any other *NFIP* insurance.

2. This *policy* will be void as of the date wrongful acts described in *B.1.* above were committed.
3. Fines, civil penalties, and imprisonment under applicable Federal laws may also apply to the acts of fraud or concealment described above.
4. This *policy* is also void for reasons other than fraud, misrepresentation, or wrongful act. This *policy* is void from its inception and has no legal force under the following conditions:
 - a. If the property is located in a community that was not participating in the *NFIP* on the *policy's* inception date and did not join or re-enter the program during the *policy* term and before the loss occurred; or
 - b. If the property listed on the *application* is otherwise not eligible for coverage under the *NFIP*.

C. Other Insurance

1. If a loss covered by this *policy* is also covered by other insurance that includes *flood* coverage not issued under the *Act*, we will not pay more than the amount of insurance that you are entitled to for lost, damaged, or destroyed property insured under this *policy* subject to the following:
 - a. We will pay only the proportion of the loss that the amount of insurance that applies under this *policy* bears to the total amount of insurance covering the loss, unless *C.1.b.* or *c.* below applies.

- b. If the other policy has a provision stating that it is excess insurance, this *policy* will be primary.
 - c. This *policy* will be primary (but subject to its own deductible) up to the deductible in the other *flood* policy (except another policy as described in *C.1.b.* above). When the other deductible amount is reached, this *policy* will participate in the same proportion that the amount of insurance under this *policy* bears to the total amount of both policies, for the remainder of the loss.
2. Where this *policy* covers a *condominium association* and there is a flood insurance *policy* in the name of a *unit* owner that covers the same loss as this *policy*, then this *policy* will be primary.

D. Amendments, Waivers, Assignment

This *policy* cannot be changed nor can any of its provisions be waived without the express written consent of the Federal Insurance Administrator. No action that we take under the terms of this *policy* can constitute a waiver of any of our rights. You may assign this *policy* in writing when you transfer title of your property to someone else except under these conditions:

1. When this *policy* covers only personal property; or
2. When this *policy* covers a structure during the course of construction.

E. Cancellation of Policy by You

1. You may cancel this *policy* in accordance with the applicable rules and regulations of the *NFIP*.
2. If you cancel this *policy*, you may be entitled to a full or partial refund of premium also under the applicable rules and regulations of the *NFIP*.

F. Non-Renewal of the Policy by Us

Your *policy* will not be renewed:

1. If the community where your covered property is located stops participating in the *NFIP*; or
2. If your *building* has been declared ineligible under section 1316 of the *Act*.

G. Reduction and Reformation of Coverage

1. If the premium we received from you was not enough to buy the kind and amount of coverage that you requested, we will provide only the amount of coverage that can be purchased for the premium payment we received.
2. The *policy* can be reformed to increase the amount of coverage resulting from the reduction described in *G.1.* above to the amount you requested as follows:
 - a. Discovery of Insufficient Premium or Incomplete Rating Information Before a Loss.
 - (1) If we discover before you have a *flood* loss that your premium payment was not enough to buy the requested amount of coverage, we will send you and any mortgagee or trustee known to us a bill for the required additional premium for the current *policy* term (or that portion of the current *policy* term following any endorsement changing the amount of coverage). If you or the mortgagee or trustee pay the additional premium within 30 days from the date of our bill, we will reform the *policy* to increase the amount of coverage to the originally requested amount effective to the beginning of the current *policy* term (or subsequent date of any endorsement changing the amount of coverage).

- (2) If we determine before you have a *flood* loss that the rating information we have is incomplete and prevents us from calculating the additional premium, we will ask you to send the required information. You must submit the information within 60 days of our request. Once we determine the amount of additional premium for the current *policy* term, we will follow the procedure in *G.2.a.(1)* above.
 - (3) If we do not receive the additional premium (or additional information) by the date it is due, the amount of coverage can only be increased by endorsement subject to any appropriate waiting period.
- b. Discovery of Insufficient Premium or Incomplete Rating Information After a Loss.
- (1) If we discover after you have a *flood* loss that your premium payment was not enough to buy the requested amount of coverage, we will send you and any mortgagee or trustee known to us a bill for the required additional premium for the current and the prior *policy* terms. If you or the mortgagee or trustee pay the additional premium within 30 days of the date of our bill, we will reform the *policy* to increase the amount of coverage to the originally requested amount effective to the beginning of the prior *policy* term.
 - (2) If we discover after you have a *flood* loss that the rating information we have is incomplete and prevents us from calculating the additional premium, we will ask you to send the required information. You must submit the information before your claim can be paid. Once we determine the amount of additional premium for the current and prior *policy* terms, we will follow the procedure in *G.2.b.(1)* above.
 - (3) If we do not receive the additional premium by the date it is due, your flood insurance claim will be settled based on the reduced amount of coverage. The amount of coverage can

only be increased by endorsement subject to any appropriate waiting period.

3. However, if we find that you or your agent intentionally did not tell us, or falsified, any important fact or circumstance or did anything fraudulent relating to this insurance, the provisions of Condition *B.* above apply.

H. Policy Renewal

1. This *policy* will expire at 12:01 a.m. on the last day of the *policy* term.
2. We must receive the payment of the appropriate renewal premium within 30 days of the expiration date.
3. If we find, however, that we did not place your renewal notice into the U.S. Postal Service, or if we did mail it, we made a mistake, e.g., we used an incorrect, incomplete, or illegible address, which delayed its delivery to you before the due date for the renewal premium, then we will follow these procedures:
 - a. If you or your agent notified us, not later than one year after the date on which the payment of the renewal premium was due, of nonreceipt of a renewal notice before the due date for the renewal premium, and we determine that the circumstances in the preceding paragraph apply, we will mail a second bill providing a revised due date, which will be 30 days after the date on which the bill is mailed.
 - b. If we do not receive the premium requested in the second bill by the revised due date, then we will not renew the *policy*. In that case, the *policy* will remain as an expired *policy* as of the expiration date shown on the *Declarations Page*.
4. In connection with the renewal of this *policy*, we may ask you during the *policy* term to re-certify, on a Recertification Questionnaire that

we will provide to you, the rating information used to rate your most recent *application* for or renewal of insurance.

I. Conditions Suspending or Restricting Insurance

We are not liable for loss that occurs while there is a hazard that is increased by any means within your control or knowledge.

J. Requirements in Case of Loss

In case of a *flood* loss to insured property, you must:

1. Give prompt written notice to us;
2. As soon as reasonably possible, separate the damaged and undamaged property, putting it in the best possible order so that we may examine it;
3. Prepare an inventory of damaged property showing the quantity, description, *actual cash value*, and amount of loss. Attach all bills, receipts, and related documents;
4. Within 60 days after the loss, send us a proof of loss, which is your statement of the amount you are claiming under the *policy* signed and sworn to by you, and which furnishes us with the following information:
 - a. The date and time of loss;
 - b. A brief explanation of how the loss happened;
 - c. Your interest (for example, "owner") and the interest, if any, of others in the damaged property;
 - d. Details of any other insurance that may cover the loss;
 - e. Changes in title or occupancy of the insured property during the term of the *policy*;
 - f. Specifications of damaged *buildings* and detailed repair estimates;

- g. Names of mortgagees or anyone else having a lien, charge, or claim against the insured property;
 - h. Details about who occupied any insured *building* at the time of loss and for what purpose; and
 - i. The inventory of damaged property described in *J.3.* above.
5. In completing the proof of loss, you must use your own judgment concerning the amount of loss and justify that amount.
 6. You must cooperate with the adjuster or representative in the investigation of the claim.
 7. The insurance adjuster whom we hire to investigate your claim may furnish you with a proof of loss form, and she or he may help you complete it. However, this is a matter of courtesy only, and you must still send us a proof of loss within sixty days after the loss even if the adjuster does not furnish the form or help you complete it.
 8. We have not authorized the adjuster to approve or disapprove claims or to tell you whether we will approve your claim.
 9. At our option, we may accept the adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages you sustained. You must sign the adjuster's report. At our option, we may require you to swear to the report.

K. Our Options After a Loss

Options we may, in our sole discretion, exercise after loss include the following:

1. At such reasonable times and places that we may designate, you must:
 - a. Show us or our representative the damaged property;

- b. Submit to examination under oath, while not in the presence of another insured, and sign the same; and
 - c. Permit us to examine and make extracts and copies of:
 - (1) Any policies of property insurance insuring you against loss and the deed establishing your ownership of the insured real property;
 - (2) *Condominium association* documents including the Declarations of the *condominium*, its Articles of Association or Incorporation, Bylaws, and rules and regulations; and
 - (3) All books of accounts, bills, invoices, and other vouchers, or certified copies pertaining to the damaged property if the originals are lost.
2. We may request, in writing, that you furnish us with a complete inventory of the lost, damaged, or destroyed property, including:
- a. Quantities and costs;
 - b. *Actual cash values*;
 - c. Amounts of loss claimed;
 - d. Any written plans and specifications for repair of the damaged property that you can reasonably make available to us; and
 - e. Evidence that prior *flood* damage has been repaired.
3. If we give you written notice within 30 days after we receive your signed, sworn proof of loss, we may:
- a. Repair, rebuild, or replace any part of the lost, damaged, or destroyed property with material or property of like kind and quality or its functional equivalent; and
 - b. Take all or any part of the damaged property at the value we agree upon or its appraised value.

L. No Benefit to Bailee

No person or organization, other than you, having custody of covered property will benefit from this insurance.

M. Loss Payment

1. We will adjust all losses with you. We will pay you unless some other person or entity is named in the *policy* or is legally entitled to receive payment. Loss will be payable 60 days after we receive your proof of loss (or within 90 days after the insurance adjuster files an adjuster's report signed and sworn to by you in lieu of a proof of loss) and:
 - a. We reach an agreement with you;
 - b. There is an entry of a final judgment; or
 - c. There is a filing of an appraisal award with us, as provided in *VII.P.*
2. If we reject your proof of loss in whole or in part you may:
 - a. Accept such denial of your claim;
 - b. Exercise your rights under this *policy*; or
 - c. File an amended proof of loss, as long as it is filed within 60 days of the date of the loss.

N. Abandonment

You may not abandon damaged or undamaged insured property to us.

O. Salvage

We may permit you to keep damaged insured property after a loss, and we will reduce the amount of the loss proceeds payable to you under the *policy* by the value of the salvage.

P. Appraisal

If you and we fail to agree on the *actual cash value* of the damaged property so as to determine the amount of loss, either may demand an appraisal of the loss. In this event, you and we will each choose a competent and impartial appraiser within 20 days after receiving a written request from the other. The two appraisers will choose an umpire. If they cannot agree upon an umpire within 15 days, you or we may request that the choice be made by a judge of a court of record in the state where the insured property is located. The appraisers will separately state the *actual cash value* and the amount of loss to each item. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will set the amount of *actual cash value* and loss.

Each party will:

1. Pay its own appraiser; and
2. Bear the other expenses of the appraisal and umpire equally.

Q. Mortgage Clause

The word "mortgagee" includes trustee.

Any loss payable under Coverage A—Building Property will be paid to any mortgagee of whom we have actual notice, as well as any other mortgagee or loss payee determined to exist at the time of loss, and you, as interests appear. If more than one mortgagee is named, the order of payment will be the same as the order of precedence of the mortgages.

If we deny your claim, that denial will not apply to a valid claim of the mortgagee, if the mortgagee:

1. Notifies us of any change in the ownership or occupancy, or substantial change in risk of which the mortgagee is aware;

2. Pays any premium due under this *policy* on demand if you have neglected to pay the premium; and
3. Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so.

All terms of this *policy* apply to the mortgagee.

The mortgagee has the right to receive loss payment even if the mortgagee has started foreclosure or similar action on the *building*.

If we decide to cancel or not renew this *policy*, it will continue in effect for the benefit of the mortgagee only for 30 days after we notify the mortgagee of the cancellation or non-renewal.

If we pay the mortgagee for any loss and deny payment to you, we are subrogated to all the rights of the mortgagee granted under the mortgage on the property. Subrogation will not impair the right of the mortgagee to recover the full amount of the mortgagee's claim.

R. Suit Against Us

You may not sue us to recover money under this *policy* unless you have complied with all the requirements of the *policy*. If you do sue, you must start the suit within one year of the date of the written denial of all or part of the claim, and you must file the suit in the United States District Court of the district in which the insured property was located at the time of loss. This requirement applies to any claim that you may have under this *policy* and to any dispute that you may have arising out of the handling of any claim under the *policy*.

S. Subrogation

Whenever we make a payment for a loss under this *policy*, we are subrogated to your right to recover for that loss from any other person. That means that your right to recover for a loss that was partly or totally caused by someone else is automatically transferred to us, to

the extent that we have paid you for the loss. We may require you to acknowledge this transfer in writing. After the loss, you may not give up our right to recover this money or do anything that would prevent us from recovering it. If you make any claim against any person who caused your loss and recover any money, you must pay us back first before you may keep any of that money.

T. Continuous Lake Flooding

1. If an insured *building* has been flooded by rising lake waters continuously for 90 days or more and it appears reasonably certain that a continuation of this flooding will result in a covered loss to the insured *building* equal to or greater than the *building policy* limits plus the deductible or the maximum payable under the *policy* for any one *building* loss, we will pay you the lesser of these two amounts without waiting for the further damage to occur if you sign a release agreeing:
 - a. To make no further claim under this *policy*;
 - b. Not to seek renewal of this *policy*;
 - c. Not to apply for any flood insurance under the *Act* for property at the *described location*; and
 - d. Not to seek a premium refund for current or prior terms.

If the *policy* term ends before the insured *building* has been flooded continuously for 90 days, the provisions of this paragraph *T.1.* will apply when as the insured *building* suffers a covered loss before the *policy* term ends.

2. If your insured *building* is subject to continuous lake flooding from a closed basin lake, you may elect to file a claim under either paragraph *T.1.* above or this paragraph *T.2.* (A "closed basin lake" is a natural lake from which water leaves primarily through evaporation and whose surface area now exceeds or has exceeded one square

mile at any time in the recorded past. Most of the nation's closed basin lakes are in the western half of the United States, where annual evaporation exceeds annual precipitation and where lake levels and surface areas are subject to considerable fluctuation due to wide variations in the climate. These lakes may overtop their basins on rare occasions.) Under this paragraph T.2 we will pay your claim as if the *building* is a total loss even though it has not been continuously inundated for 90 days, subject to the following conditions:

- a. Lake *flood* waters must damage or imminently threaten to damage your *building*.
- b. Before approval of your claim, you must:
 - (1) Agree to a claim payment that reflects your buying back the salvage on a negotiated basis; and
 - (2) Grant the conservation easement described in FEMA's "Policy Guidance for Closed Basin Lakes," to be recorded in the office of the local recorder of deeds. FEMA, in consultation with the community in which the property is located, will identify on a map an area or areas of special consideration (ASC) in which there is a potential for *flood* damage from continuous lake flooding. FEMA will give the community the agreed-upon map showing the ASC. This easement will only apply to that portion of the property in the ASC. It will allow certain agricultural and recreational uses of the land. The only structures that it will allow on any portion of the property within the ASC are certain, simple agricultural and recreational structures. If any of these allowable structures are insurable *buildings* under the *NFIP* and are insured under the *NFIP*, they will not be eligible for the benefits of this paragraph T.2. If a U.S. Army Corps of Engineers certified *flood* control project or otherwise certified *flood* control project later protects the property, FEMA will, upon request, amend the ASC to remove areas

protected by those projects. The restrictions of the easement will then no longer apply to any portion of the property removed from the ASC; and

- (3) Comply with paragraphs *T.1.a.* through *T.1.d.* above.
- c. Within 90 days of approval of your claim, you must move your *building* to a new location outside the ASC. FEMA will give you an additional 30 days to move if you show that there is sufficient reason to extend the time.
 - d. Before the final payment of your claim, you must acquire an elevation certificate and a floodplain development permit from the local floodplain administrator for the new location of your *building*.
 - e. Before the approval of your claim, the community having jurisdiction over your *building* must:
 - (1) Adopt a permanent land use ordinance, or a temporary moratorium for a period not to exceed 6 months to be followed immediately by a permanent land use ordinance, that is consistent with the provisions specified in the easement required in paragraph *T.2.b.* above;
 - (2) Agree to declare and report any violations of this ordinance to FEMA so that under Sec. 1316 of the National Flood Insurance Act of 1968, as amended, flood insurance to the *building* can be denied; and
 - (3) Agree to maintain as deed-restricted, for purposes compatible with open space or agricultural or recreational use only, any affected property the community acquires an interest in. These deed restrictions must be consistent with the provisions of paragraph *T.2.b.* above except that even if a certified project protects the property, the land use restrictions continue to apply if the property was acquired under the Hazard Mitigation Grant Program or the Flood Mitigation Assistance Program. If a non-profit land trust

organization receives the property as a donation, that organization must maintain the property as deed-restricted, consistent with the provisions of paragraph *T.2.b.* above.

- f. Before the approval of your claim, the affected State must take all action set forth in FEMA's "Policy Guidance for Closed Basin Lakes."
- g. You must have *NFIP* flood insurance coverage continuously in effect from a date established by FEMA until you file a claim under this paragraph *T.2.* If a subsequent owner buys *NFIP* insurance that goes into effect within 60 days of the date of transfer of title, any gap in coverage during that 60-day period will not be a violation of this continuous coverage requirement. For the purpose of honoring a claim under this paragraph *T.2.*, we will not consider to be in effect any increased coverage that became effective after the date established by FEMA. The exception to this is any increased coverage in the amount suggested by your insurer as an inflation adjustment.
- h. This paragraph *T.2.* will be in effect for a community when the FEMA Regional Administrator for the affected region provides to the community, in writing, the following:
 - (1) Confirmation that the community and the State are in compliance with the conditions in paragraphs *T.2.e.* and *T.2.f.* above, and
 - (2) The date by which you must have flood insurance in effect.

U. Duplicate Policies Not Allowed

- 1. Property may not be insured under more than one *NFIP* policy.

If we find that the duplication was not knowingly created, we will give you written notice. The notice will advise you that you may choose one of several options under the following procedures:

- a. If you choose to keep in effect the *policy* with the earlier effective date, you may also choose to add the coverage limits of the later *policy* to the limits of the earlier *policy*. The change will become effective as of the effective date of the later *policy*.
- b. If you choose to keep in effect the *policy* with the later effective date, you may also choose to add the coverage limits of the earlier *policy* to the limits of the later *policy*. The change will be effective as of the effective date of the later *policy*.

In either case, you must pay the pro rata premium for the increased coverage limits within 30 days of the written notice. In no event will the resulting coverage limits exceed the permissible limits of coverage under the *Act* or your insurable interest, whichever is less. We will make a refund to you, according to applicable *NFIP* rules, of the premium for the *policy* not being kept in effect.

2. Your option under this Condition *U. Duplicate Policies Not Allowed* to elect which *NFIP policy* to keep in effect does not apply when duplicates have been knowingly created. Losses occurring under such circumstances will be adjusted according to the terms and conditions of the earlier *policy*. The *policy* with the later effective date must be canceled.

V. Loss Settlement

We will pay the least of the following amounts after application of the deductible:

1. The applicable amount of insurance under this *policy*;
2. The *actual cash value*; or
3. The amount it would cost to repair or replace the property with material of like kind and quality within a reasonable time after the loss.

VIII. LIBERALIZATION CLAUSE

If we make a change that broadens your coverage under this edition of our *policy*, but does not require any additional premium, then that change will automatically apply to your insurance as of the date we implement the change, provided that this implementation date falls within 60 days before, or during, the *policy* term stated on the *Declarations Page*.

IX. WHAT LAW GOVERNS

This *policy* and all disputes arising from the handling of any claim under the *policy* are governed exclusively by the flood insurance regulations issued by FEMA, the National Flood Insurance Act of 1968, as amended (42 U.S.C. 4001, et seq.), and Federal common law.

IN WITNESS WHEREOF, we have signed this *policy* below and hereby enter into this Insurance Agreement.

David L. Miller
Associate Administrator
Federal Insurance and Mitigation Administration
(formerly designated as the "Administrator, Federal Insurance Administration")

CLAIM GUIDELINES IN CASE OF A FLOOD

For the protection of you and your family, the following claim guidelines are provided by the National Flood Insurance Program (NFIP). If you are ever in doubt as to what action is needed, consult your insurance representative or call the NFIP toll-free at 1-800-638-6620 or on the TDD line at 1-800-447-9487.

Know your insurance representative's name and telephone number. List them here for fast reference:

Insurance Representative _____

Representative's Phone Number _____

- Notify us or your insurance representative, in writing, as soon as possible after the flood.
- If you report to your insurance representative, remind him or her to assign the claim to an NFIP-approved claims adjuster. The NFIP pays for the services of the independent claims adjuster assigned to your claim.
- Determine the independent claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- Discuss with the claims adjuster any need you may have for an advance or partial payment for your loss.
- To help the claims adjuster, try to take photographs of the outside of the premises showing the flooding and the damage and photographs of the inside of the premises showing the height of the water and the damaged property.
- Place all account books, financial records, receipts, and other loss verification material in a safe place for examination and evaluation by the claims adjuster.
- Work cooperatively and promptly with the claims adjuster to determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies), if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments on the basis of your proof of loss. This policy requires you to send us detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to the NFIP on the elements of flood cause and damage.
- At our option, we may accept an adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages to your insured property. You must sign the adjuster's report. At our option, we may require you to swear to the report.

F-123 (Revised June 2014)

National Flood Insurance Program

Residential Condominium Building Association Policy

Standard Flood Insurance Policy

June 2014



FEMA

RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY

I. AGREEMENT

PLEASE READ THE POLICY CAREFULLY. THE FLOOD INSURANCE PROVIDED IS SUBJECT TO LIMITATIONS, RESTRICTIONS, AND EXCLUSIONS.

This policy covers only a residential condominium building in a regular program community. If the community reverts to emergency program status during the policy term and remains as an emergency program community at time of renewal, this policy cannot be renewed.

The Federal Emergency Management Agency (FEMA) provides flood insurance under the terms of the National Flood Insurance Act of 1968 and its Amendments, and Title 44 of the Code of Federal Regulations.

We will pay you for *direct physical loss by or from flood* to your insured property if you:

1. Have paid the correct premium;
2. Comply with all terms and conditions of this *policy*; and
3. Have furnished accurate information and statements.

We have the right to review the information you give us at any time and to revise your *policy* based on our review.

II. DEFINITIONS

- A. In this *policy*, "you" and "your" refer to the insured(s) shown on the *Declarations Page* of this *policy*. Insured(s) includes: Any mortgagee and loss payee named in the *Application* and *Declarations Page*, as well as any other mortgagee or loss payee determined to exist at the time of loss in the order of precedence. "We," "us," and "our" refer to the insurer.

Some definitions are complex because they are provided as they appear in the law or regulations, or result from court cases. The precise definitions are intended to protect you.

Flood, as used in this flood insurance *policy*, means:

1. A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (one of which is your property) from:
 - a. Overflow of inland or tidal waters;
 - b. Unusual and rapid accumulation or runoff of surface waters from any source;
 - c. *Mudflow*.
2. Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels which result in a *flood* as defined in *A.1.a* above.

B. The following are the other key definitions that we use in this *policy*.

1. *Act*. The National Flood Insurance Act of 1968 and any amendments to it.
2. *Actual Cash Value*. The cost to replace an insured item of property at the time of loss, less the value of its physical depreciation.
3. *Application*. The statement made and signed by you or your agent in applying for this *policy*. The *application* gives information we use to determine the eligibility of the risk, the kind of *policy* to be

issued, and the correct premium payment. The *application* is part of this flood insurance *policy*. For us to issue you a *policy*, the correct premium payment must accompany the *application*.

4. *Base Flood*. A *flood* having a one percent chance of being equaled or exceeded in any given year.
5. *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.
6. *Building*.
 - a. A structure with two or more outside rigid walls and a fully secured roof, that is affixed to a permanent site;
 - b. A manufactured home ("a manufactured home," also known as a mobile home, is a structure: built on a permanent chassis, transported to its site in one or more sections, and affixed to a permanent foundation); or
 - c. A travel trailer without wheels, built on a chassis and affixed to a permanent foundation, that is regulated under the community's floodplain management and building ordinances or laws.

Building does not mean a gas or liquid storage tank or a recreational vehicle, park trailer or other similar vehicle, except as described in *B.6.c.*, above.

7. *Cancellation*. The ending of the insurance coverage provided by this *policy* before the expiration date.
8. *Condominium*. That form of ownership of real property in which each *unit* owner has an undivided interest in common elements.
9. *Condominium Association*. The entity, formed by the *unit* owners, responsible for the maintenance and operation of:
 - a. Common elements owned in undivided shares by *unit* owners; and

- b. Other real property in which the *unit* owners have use rights; where membership in the entity is a required condition of *unit* ownership.
10. *Declarations Page*. A computer-generated summary of information you provided in the *application* for insurance. The *Declarations Page* also describes the term of the *policy*, limits of coverage, and displays the premium and our name. The *Declarations Page* is a part of this flood insurance *policy*.
 11. *Described Location*. The location where the insured *building* or personal property is found. The *described location* is shown on the *Declarations Page*.
 12. *Direct Physical Loss By or From Flood*. Loss or damage to insured property, directly caused by a *flood*. There must be evidence of physical changes to the property.
 13. *Elevated Building*. A *building* that has no *basement* and that has its lowest elevated floor raised above ground level by foundation walls, shear walls, posts, piers, pilings, or columns.
 14. *Emergency Program*. The initial phase of a community's participation in the *National Flood Insurance Program*. During this phase, only limited amounts of insurance are available under the *Act*.
 15. *Expense Constant*. A flat charge you must pay on each new or renewal *policy* to defray the expenses of the Federal Government related to flood insurance.
 16. *Federal Policy Fee*. A flat charge you must pay on each new or renewal *policy* to defray certain administrative expenses incurred in carrying out the *National Flood Insurance Program*. This fee covers expenses not covered by the *expense constant*.
 17. *Improvements*. Fixtures, alterations, installations, or additions comprising a part of the *residential condominium building*, including *improvements* in the *units*.

18. *Mudflow*. A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water. Other earth movements, such as landslide, slope failure, or a saturated soil mass moving by liquidity down a slope, are not mudflows.
19. *National Flood Insurance Program (NFIP)*. The program of flood insurance coverage and floodplain management administered under the *Act* and applicable Federal regulations in Title 44 of the Code of Federal Regulations, Subchapter B.
20. *Policy*. The entire written contract between you and us. It includes:
- This printed form;
 - The *application* and *Declarations Page*;
 - Any endorsement(s) that may be issued; and
 - Any renewal certificate indicating that coverage has been instituted for a new *policy* and new *policy* term.
- Only one *building*, which you specifically described in the *application*, may be insured under this *policy*.
21. *Pollutants*. Substances that include, but are not limited to, any solid, liquid, gaseous, or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste. "Waste" includes, but is not limited to, materials to be recycled, reconditioned, or reclaimed.
22. *Post-FIRM Building*. A *building* for which construction or substantial improvement occurred after December 31, 1974, or on or after the effective date of an initial Flood Insurance Rate Map (FIRM), whichever is later.
23. *Probation Premium*. A flat charge you must pay on each new or renewal *policy* issued covering property in a community that the NFIP has placed on probation under the provisions of 44 CFR 59.24.
24. *Regular Program*. The final phase of a community's participation in the *National Flood Insurance Program*. In this phase, a Flood

Insurance Rate Map is in effect and full limits of coverage are available under the *Act*.

25. *Residential Condominium Building.* A *building*, owned and administered as a *condominium*, containing one or more family *units* and in which at least 75% of the floor area is residential.
26. *Special Flood Hazard Area.* An area having special *flood* or *mudflow*, and/or *flood*-related erosion hazards, and shown on a Flood Hazard Boundary Map or Flood Insurance Rate Map as Zone A, AO, A1-A30, AE, A99, AH, AR, AR/A, AR/AE, AR/AH, AR/AO, AR/A1-A30, V1-V30, VE, or V.
27. *Unit.* A single-family *unit* in a *residential condominium building*.
28. *Valued Policy.* A *policy* in which the insured and the insurer agree on the value of the property insured, that value being payable in the event of a total loss. The Standard Flood Insurance Policy is not a *valued policy*.

III. PROPERTY COVERED

A. COVERAGE A—BUILDING PROPERTY

We insure against *direct physical loss by or from flood* to:

1. The *residential condominium building* described on the *Declarations Page* at the *described location*, including all *units* within the *building* and the *improvements* within the *units*.
2. We also insure such *building* property for a period of 45 days at another location, as set forth in *III.C.2.b.*, Property Removed to Safety.
3. Additions and extensions attached to and in contact with the *building* by means of a rigid exterior wall, a solid load-bearing interior wall, a stairway, an elevated walkway, or a roof. At your option, additions and extensions connected by any of these

methods may be separately insured. Additions and extensions attached to and in contact with the *building* by means of a common interior wall that is not a solid load-bearing wall are always considered part of the *building* and cannot be separately insured.

4. The following fixtures, machinery and equipment, including its units, which are covered under Coverage A only:
 - a. Awnings and canopies;
 - b. Blinds;
 - c. Carpet permanently installed over unfinished flooring;
 - d. Central air conditioners;
 - e. Elevator equipment;
 - f. Fire extinguishing apparatus;
 - g. Fire sprinkler systems;
 - h. Walk-in freezers;
 - i. Furnaces;
 - j. Light fixtures;
 - k. Outdoor antennas and aerials fastened to *buildings*;
 - l. Permanently installed cupboards, bookcases, paneling, and wallpaper;
 - m. Pumps and machinery for operating pumps;
 - n. Ventilating equipment;
 - o. Wall mirrors, permanently installed; and
 - p. In the *units* within the *building*, installed:
 - (1) Built-in dishwashers;
 - (2) Built-in microwave ovens;
 - (3) Garbage disposal units;
 - (4) Hot water heaters, including solar water heaters;
 - (5) Kitchen cabinets;
 - (6) Plumbing fixtures;
 - (7) Radiators;
 - (8) Ranges;

- (9) Refrigerators; and
- (10) Stoves.

5. Materials and supplies to be used for construction, alteration or repair of the insured *building* while the materials and supplies are stored in a fully enclosed *building* at the *described location* or on an adjacent property.

6. A *building* under construction, alteration or repair at the *described location*.

a. If the structure is not yet walled or roofed as described in the definition for *building* (see *II.B.6.a.*), then coverage applies:

- (1) Only while such work is in progress; or
- (2) If such work is halted, only for a period of up to 90 continuous days thereafter.

b. However, coverage does not apply until the *building* is walled and roofed if the lowest floor, including the *basement* floor, of a non-elevated *building* or the lowest elevated floor of an *elevated building* is:

- (1) Below the *base flood* elevation in Zones AH, AE, A1-30, AR, AR/AE, AR/AH, AR/A1-30, AR/A, AR/AO; or
- (2) Below the *base flood* elevation adjusted to include the effect of wave action in Zones VE or V1-30.

The lowest floor levels are based on the bottom of the lowest horizontal structural member of the floor in Zones VE or V1-V30 and the top of the floor in Zones AH, AE, A1-A30, AR, AR/AE, AR/AH, AR/A1-A30, AR/A, AR/AO.

7. A manufactured home or a travel trailer as described in the Definitions Section (See *II.B.b.* and *c.*).

If the manufactured home is in a *special flood hazard area*, it must be anchored in the following manner at the time of the loss:

- a. By over-the-top or frame ties to ground anchors; or
- b. In accordance with the manufacturer's specifications; or

- c. In compliance with the community's floodplain management requirements unless it has been continuously insured by the *NFIP* at the same *described location* since September 30, 1982.
8. Items of property in a *building* enclosure below the lowest elevated floor of an *elevated post-FIRM building* located in zones A1-A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1-A30, V1-V30, or VE, or in a *basement*, regardless of the zone. Coverage is limited to the following:
 - a. Any of the following items, if installed in their functioning locations and, if necessary for operation, connected to a power source:
 - (1) Central air conditioners;
 - (2) Cisterns and the water in them;
 - (3) Drywall for walls and ceilings in a *basement* and the cost of labor to nail it, unfinished and unfloated and not taped, to the framing;
 - (4) Electrical junction and circuit breaker boxes;
 - (5) Electrical outlets and switches;
 - (6) Elevators, dumbwaiters, and related equipment, except for related equipment installed below the *base flood* elevation after September 30, 1987;
 - (7) Fuel tanks and the fuel in them;
 - (8) Furnaces and hot water heaters;
 - (9) Heat pumps;
 - (10) Nonflammable insulation in a *basement*;
 - (11) Pumps and tanks used in solar energy systems;
 - (12) Stairways and staircases attached to the *building*, not separated from it by elevated walkways;
 - (13) Sump pumps;
 - (14) Water softeners and the chemicals in them, water filters and faucets installed as an integral part of the plumbing system;
 - (15) Well water tanks and pumps;
 - (16) Required utility connections for any item in this list; and

(17) Footings, foundations, posts, pilings, piers, or other foundation walls and anchorage systems required to support a *building*.

b. Clean-up.

B. COVERAGE B—PERSONAL PROPERTY

1. If you have purchased personal property coverage, we insure, subject to *B.2.* and *B.3.* below, against *direct physical loss by or from flood* to personal property that is inside the fully enclosed insured *building* and is:

- a. Owned by the *unit* owners of the *condominium association* in common, meaning property in which each *unit* owner has an undivided ownership interest; or
- b. Owned solely by the *condominium association* and used exclusively in the conduct of the business affairs of the *condominium association*.

We also insure such personal property for 45 days while stored at a temporary location, as set forth in *III.C.2.b.*, Property Removed to Safety.

2. Coverage for personal property includes the following property, subject to *B.1.* above, which is covered under Coverage *B* only:

- a. Air conditioning units—portable or window type;
- b. Carpet, not permanently installed, over unfinished flooring;
- c. Carpets over finished flooring;
- d. Clothes washers and dryers;
- e. "Cook-out" grills;
- f. Food freezers, other than walk-in, and the food in any freezer;
- g. Outdoor equipment and furniture stored inside the insured *building*;
- h. Ovens and the like; and
- i. Portable microwave ovens and portable dishwashers.

3. Coverage for items of property in a *building* enclosure below the lowest elevated floor of an *elevated post-FIRM building* located in Zones A1-A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1-A30, V1-V30, or VE, or in a *basement*, regardless of the zone, is limited to the following items, if installed in their functioning locations and, if necessary for operation, connected to a power source:
 - a. Air conditioning units—portable or window type;
 - b. Clothes washers and dryers; and
 - c. Food freezers, other than walk-in, and food in any freezer.
4. Special Limits. We will pay no more than \$2,500 for any one loss to one or more of the following kinds of personal property:
 - a. Artwork, photographs, collectibles, or memorabilia, including but not limited to, porcelain or other figures, and sports cards;
 - b. Rare books or autographed items;
 - c. Jewelry, watches, precious and semi-precious stones, or articles of gold, silver, or platinum;
 - d. Furs or any article containing fur which represents its principal value.
5. We will pay only for the functional value of antiques.

C. COVERAGE C—OTHER COVERAGES

1. Debris Removal

- a. We will pay the expense to remove non-owned debris that is on or in insured property and debris of insured property anywhere.
- b. If you or a member of your household perform the removal work, the value of your work will be based on the Federal minimum wage.
- c. This coverage does not increase the Coverage A or Coverage B limit of liability.

2. Loss Avoidance Measures

a. Sandbags, Supplies, and Labor

(1) We will pay up to \$1,000 for the costs you incur to protect the insured *building* from a *flood* or imminent danger of *flood*, for the following:

(a) Your reasonable expenses to buy:

(i) Sandbags, including sand to fill them;

(ii) Fill for temporary levees;

(iii) Pumps; and

(iv) Plastic sheeting and lumber used in connection with these items; and

(b) The value of work, at the Federal minimum wage, that you perform.

(2) This coverage for Sandbags, Supplies, and Labor applies only if damage to insured property by or from *flood* is imminent and the threat of *flood* damage is apparent enough to lead a person of common prudence to anticipate *flood* damage. One of the following must also occur:

(a) A general and temporary condition of flooding in the area near the *described location* must occur, even if the *flood* does not reach the insured *building*; or

(b) A legally authorized official must issue an evacuation order or other civil order for the community in which the insured *building* is located calling for measures to preserve life and property from the peril of *flood*. This coverage does not increase the Coverage A or Coverage B limit of liability.

b. Property Removed to Safety

(1) We will pay up to \$1,000 for the reasonable expenses you incur to move insured property to a place other than the *described location* that contains the property in order to protect it from *flood* or the imminent danger of *flood*.

Reasonable expenses include the value of work, at the Federal minimum wage, that you perform.

- (2) If you move insured property to a location other than the *described location* that contains the property, in order to protect it from *flood* or the imminent danger of *flood*, we will cover such property while at that location for a period of 45 consecutive days from the date you begin to move it there. The personal property that is moved must be placed in a fully enclosed *building*, or otherwise reasonably protected from the elements.

Any property removed, including a moveable home described in *II.6.b. and c.*, must be placed above ground level or outside of the *special flood hazard area*.

This coverage does not increase the Coverage *A* or Coverage *B* limit of liability.

D. COVERAGE D—INCREASED COST OF COMPLIANCE

1. General.

This *policy* pays you to comply with a State or local floodplain management law or ordinance affecting repair or reconstruction of a structure suffering *flood* damage. Compliance activities eligible for payment are: elevation, floodproofing, relocation, or demolition (or any combination of these activities) of your structure. Eligible floodproofing activities are limited to:

- a. Non-residential structures.
- b. Residential structures with *basements* that satisfy FEMA's standards published in the Code of Federal Regulations [44 CFR 60.6 (b) or (c)].

2. Limit of Liability.

We will pay you up to \$30,000 under this Coverage *D—Increased Cost of Compliance*, which only applies to *policies* with *building*

coverage (Coverage *A*). Our payment of claims under Coverage *D* is in addition to the amount of coverage which you selected on the *application* and which appears on the *Declarations Page*. But the maximum you can collect under this *policy* for both Coverage *A*—Building Property and Coverage *D*—Increased Cost of Compliance cannot exceed the maximum permitted under the *Act*. We do not charge a separate deductible for a claim under Coverage *D*.

3. Eligibility.

a. A structure covered under Coverage *A*—Building Property sustaining a loss caused by a *flood* as defined by this *policy* must:

(1) Be a "repetitive loss structure." A "repetitive loss structure" is one that meets the following conditions:

(a) The structure is covered by a contract of flood insurance issued under the *NFIP*.

(b) The structure has suffered *flood* damage on 2 occasions during a 10-year period which ends on the date of the second loss.

(c) The cost to repair the *flood* damage, on average, equaled or exceeded 25% of the market value of the structure at the time of each *flood* loss.

(d) In addition to the current claim, the *NFIP* must have paid the previous qualifying claim, and the State or community must have a cumulative, substantial damage provision or repetitive loss provision in its floodplain management law or ordinance being enforced against the structure; or

(2) Be a structure that has had *flood* damage in which the cost to repair equals or exceeds 50% of the market value of the structure at the time of the *flood*. The State or community must have a substantial damage provision in its floodplain management law or ordinance being enforced against the structure.

- b. This Coverage D pays you to comply with State or local floodplain management laws or ordinances that meet the minimum standards of the *National Flood Insurance Program* found in the Code of Federal Regulations at 44 CFR 60.3. We pay for compliance activities that exceed those standards under these conditions:
- (1) 3.a.(1) above.
 - (2) Elevation or floodproofing in any risk zone to preliminary or advisory *base flood* elevations provided by FEMA which the State or local government has adopted and is enforcing for *flood-damaged* structures in such areas. (This includes compliance activities in B, C, X, or D zones which are being changed to zones with *base flood* elevations. This also includes compliance activities in zones where *base flood* elevations are being increased, and a *flood-damaged* structure must comply with the higher advisory *base flood* elevation.) Increased Cost of Compliance coverage does not apply to situations in B, C, X, or D zones where the community has derived its own elevations and is enforcing elevation or floodproofing requirements for *flood-damaged* structures to elevations derived solely by the community.
 - (3) Elevation or floodproofing above the *base flood* elevation to meet State or local "freeboard" requirements, i.e., that a structure must be elevated above the *base flood* elevation.
- c. Under the minimum *NFIP* criteria at 44 CFR 60.3 (b)(4), States and communities must require the elevation or floodproofing of structures in unnumbered A zones to the *base flood* elevation where elevation data is obtained from a Federal, State, or other source. Such compliance activities are also eligible for Coverage D.
- d. This coverage will also pay for the incremental cost, after demolition or relocation, of elevating or floodproofing a structure during its rebuilding at the same or another site to

meet State or local floodplain management laws or ordinances, subject to Exclusion *D.5.g.* below relating to improvements.

- e. This coverage will also pay to bring a *flood*-damaged structure into compliance with State or local floodplain management laws or ordinances even if the structure had received a variance before the present loss from the applicable floodplain management requirements.

4. Conditions.

- a. When a structure covered under Coverage A—Building Property sustains a loss caused by a *flood*, our payment for the loss under this Coverage D will be for the increased cost to elevate, floodproof, relocate, or demolish (or any combination of these activities) caused by the enforcement of current State or local floodplain management ordinances or laws. Our payment for eligible demolition activities will be for the cost to demolish and clear the site of the *building* debris or a portion thereof caused by the enforcement of current State or local floodplain management ordinances or laws. Eligible activities for the cost of clearing the site will include those necessary to discontinue utility service to the site and ensure proper abandonment of on-site utilities.
- b. When the *building* is repaired or rebuilt, it must be intended for the same occupancy as the present building unless otherwise required by current floodplain management ordinances or laws.

5. Exclusions.

Under this Coverage *D*—Increased Cost of Compliance, we will not pay for:

- a. The cost to comply with any floodplain management law or ordinance in communities participating in the *Emergency Program*.

- b. The cost associated with enforcement of any ordinance or law that requires any insured or others to test for, monitor, clean up, remove, contain, treat, detoxify or neutralize, or in any way respond to, or assess the effects of *pollutants*.
- c. The loss in value to any insured *building* or other structure due to the requirements of any ordinance or law.
- d. The loss in residual value of the undamaged portion of a *building* demolished as a consequence of enforcement of any State or local floodplain management law or ordinance.
- e. Any Increased Cost of Compliance under this Coverage *D*:
 - (1) Until the *building* is elevated, floodproofed, demolished, or relocated on the same or to another premises; and
 - (2) Unless the *building* is elevated, floodproofed, demolished, or relocated as soon as reasonably possible after the loss, not to exceed two years.
- f. Any code upgrade requirements, e.g., plumbing or electrical wiring, not specifically related to the State or local floodplain management law or ordinance.
- g. Any compliance activities needed to bring additions or *improvements* made after the loss occurred into compliance with State or local floodplain management laws or ordinances.
- h. Loss due to any ordinance or law that you were required to comply with before the current loss.
- i. Any rebuilding activity to standards that do not meet the *NFIP's* minimum requirements. This includes any situation where the insured has received from the State or community a variance in connection with the current *flood* loss to rebuild the property to an elevation below the *base flood* elevation.
- j. Increased Cost of Compliance for a garage or carport.
- k. Any structure insured under an *NFIP* Group Flood Insurance Policy.

- I. Assessments made by a *condominium association* on individual *condominium unit* owners to pay increased costs of repairing commonly owned *buildings* after a *flood* in compliance with State or local floodplain management ordinances or laws.
6. Other Provisions.
 - a. Increased Cost of Compliance coverage will not be included in the calculation to determine whether coverage meets the coinsurance requirement for replacement cost coverage under VIII. General Conditions, V. Loss Settlement.
 - b. All other conditions and provisions of this *policy* apply.

IV. PROPERTY NOT COVERED

We do not cover any of the following:

1. Personal property not inside the fully enclosed *building*;
2. A *building*, and personal property in it, located entirely in, on, or over water or seaward of mean high tide, if constructed or substantially improved after September 30, 1982;
3. Open structures, including a *building* used as a boathouse or any structure or *building* into which boats are floated, and personal property located in, on, or over water;
4. Recreational vehicles other than travel trailers described in the Definitions Section (see *II.B.6.c.*) whether affixed to a permanent foundation or on wheels;
5. Self-propelled vehicles or machines, including their parts and equipment.

However, we do cover self-propelled vehicles or machines, provided they are not licensed for use on public roads and are:

- a. Used mainly to service the *described location*, or

- b. Designed and used to assist handicapped persons, while the vehicles or machines are inside a *building* at the *described location*;
6. Land, land values, lawns, trees, shrubs, plants, growing crops, or animals;
7. Accounts, bills, coins, currency, deeds, evidences of debt, medals, money, scrip, stored value cards, postage stamps, securities, bullion, manuscripts, or other valuable papers;
8. Underground structures and equipment, including wells, septic tanks, and septic systems;
9. Those portions of walks, walkways, decks, driveways, patios, and other surfaces, all whether protected by a roof or not, located outside the perimeter, exterior walls of the insured *building*;
10. Containers, including related equipment, such as, but not limited to, tanks containing gases or liquids;
11. *Buildings* and all their contents if more than 49% of the *actual cash value* of the *building* is below ground, unless the lowest level is at or above the *base flood* elevation and is below ground by reason of earth having been used as insulation material in conjunction with energy efficient building techniques;
12. Fences, retaining walls, seawalls, bulkheads, wharves, piers, bridges, and docks;
13. Aircraft or watercraft, or their furnishings and equipment;
14. Hot tubs and spas that are not bathroom fixtures, and swimming pools, and their equipment such as, but not limited to, heaters, filters, pumps, and pipes, wherever located;
15. Property not eligible for flood insurance pursuant to the provisions of the Coastal Barrier Resources Act and the Coastal Barrier Improvement Act of 1990 and amendments to these acts;

16. Personal property used in connection with any incidental commercial occupancy or use of the *building*.

V. EXCLUSIONS

A. We only pay for *direct physical loss by or from flood*, which means that we do not pay you for:

1. Loss of revenue or profits;
2. Loss of access to the insured property or *described location*;
3. Loss of use of the insured property or *described location*;
4. Loss from interruption of business or production;
5. Any additional living expenses incurred while the insured *building* is being repaired or is unable to be occupied for any reason;
6. The cost of complying with any ordinance or law requiring or regulating the construction, demolition, remodeling, renovation, or repair of property, including removal of any resulting debris. This exclusion does not apply to any eligible activities that we describe in Coverage *D*—Increased Cost of Compliance; or
7. Any other economic loss.

B. We do not insure a loss directly or indirectly caused by a *flood* that is already in progress at the time and date:

1. The *policy* term begins; or
2. Coverage is added at your request.

C. We do not insure for loss to property caused directly by earth movement even if the earth movement is caused by *flood*. Some examples of earth movement that we do not cover are:

1. Earthquake;
2. Landslide;

3. Land subsidence;
4. Sinkholes;
5. Destabilization or movement of land that results from accumulation of water in subsurface land areas; or
6. Gradual erosion.

We do, however, pay for losses from *mudflow* and land subsidence as a result of erosion that are specifically covered under our definition of *flood* (see *II.A.1.c.* and *II.A.2.*).

D. We do not insure for direct physical loss caused directly or indirectly by:

1. The pressure or weight of ice;
2. Freezing or thawing;
3. Rain, snow, sleet, hail, or water spray;
4. Water, moisture, mildew, or mold damage that results primarily from any condition:
 - a. Substantially confined to the insured *building*; or
 - b. That is within your control including, but not limited to:
 - (1) Design, structural, or mechanical defects;
 - (2) Failures, stoppages, or breakage of water or sewer lines, drains, pumps, fixtures, or equipment; or
 - (3) Failure to inspect and maintain the property after a *flood* recedes;
5. Water or water-borne material that:
 - a. Backs up through sewers or drains;
 - b. Discharges or overflows from a sump, sump pump, or related equipment; or
 - c. Seeps or leaks on or through insured property;

unless there is a *flood* in the area and the *flood* is the proximate cause of the sewer, drain, or sump pump discharge or overflow, or the seepage of water;

6. The pressure or weight of water unless there is a *flood* in the area and the *flood* is the proximate cause of the damage from the pressure or weight of water;
 7. Power, heating, or cooling failure unless the failure results from *direct physical loss by or from flood* to power, heating, or cooling equipment situated on the *described location*;
 8. Theft, fire, explosion, wind, or windstorm;
 9. Anything you or your agents do or conspire to do to cause loss by *flood* deliberately; or
 10. Alteration of the insured property that significantly increases the risk of flooding.
- E. We do not insure for loss to any *building* or personal property located on land leased from the Federal Government, arising from or incident to the flooding of the land by the Federal Government, where the lease expressly holds the Federal Government harmless under flood insurance issued under any Federal Government program.
- F. We do not pay for the testing for or monitoring of *pollutants* unless required by law or ordinance.

VI. DEDUCTIBLES

- A. When a loss is covered under this *policy*, we will pay only that part of the loss that exceeds the applicable deductible amount, subject to the limit of insurance that applies. The deductible amount is shown on the *Declarations Page*.

However, when a *building* under construction, alteration, or repair does not have at least two rigid exterior walls and a fully secured

roof at the time of loss, your deductible amount will be two times the deductible that would otherwise apply to a completed *building*.

- B. In each loss from *flood*, separate deductibles apply to the *building* and personal property insured by this *policy*.
- C. No deductible applies to:
 - 1. III.C.2. Loss Avoidance Measures; or
 - 2. III.D. Increased Cost of Compliance.

VII. COINSURANCE

- A. This Coinsurance Section applies only to coverage on the *building*.
- B. We will impose a penalty on loss payment unless the amount of insurance applicable to the damaged *building* is:
 - 1. At least 80% of its replacement cost; or
 - 2. The maximum amount of insurance available for that *building* under the *NFIP*,whichever is less.
- C. If the actual amount of insurance on the *building* is less than the required amount in accordance with the terms of *VII.B.* above, then loss payment is determined as follows (subject to all other relevant conditions in this *policy*, including those pertaining to valuation, adjustment, settlement, and payment of loss):
 - 1. Divide the actual amount of insurance carried on the *building* by the required amount of insurance.
 - 2. Multiply the amount of loss, before application of the deductible, by the figure determined in *C.1.* above.
 - 3. Subtract the deductible from the figure determined in *C.2.* above.

We will pay the amount determined in *C.3.* above, or the amount of insurance carried, whichever is less. The amount of insurance carried,

if in excess of the applicable maximum amount of insurance available under the *NFIP*, is reduced accordingly.

Examples

Example #1 (Inadequate Insurance)

Replacement value of the building	\$250,000
Required amount of insurance (80% of replacement value of \$250,000)	\$200,000
Actual amount of insurance carried	\$180,000
Amount of the loss	\$150,000
Deductible	\$500

Step 1: $180,000 \div 200,000 = .90$
(90% of what should be carried.)

Step 2: $150,000 \times .90 = 135,000$

Step 3: $135,000 - 500 = 134,500$

We will pay no more than \$134,500. The remaining \$15,500 is not covered due to the coinsurance penalty (\$15,000) and application of the deductible (\$500).

Example #2 (Adequate Insurance)

Replacement value of the building	\$500,000
Required amount of insurance (80% of replacement value of \$500,000)	\$400,000
Actual amount of insurance carried	\$400,000
Amount of the loss	\$200,000
Deductible	\$500

In this example there is no coinsurance penalty, because the actual amount of insurance carried meets the required amount. We will pay no more than \$199,500 (\$200,000 amount of loss minus the \$500 deductible).

D. In calculating the full replacement cost of a *building*:

1. The replacement cost value of any covered *building* property will be included;
2. The replacement cost value of any *building* property not covered under this *policy* will not be included; and
3. Only the replacement cost value of *improvements* installed by the *condominium association* will be included.

VIII. GENERAL CONDITIONS

A. Pair and Set Clause.

In case of loss to an article that is part of a pair or set, we will have the option of paying you:

1. An amount equal to the cost of replacing the lost, damaged, or destroyed article, less depreciation; or

2. An amount which represents the fair proportion of the total value of the pair or set that the lost, damaged, or destroyed article bears to the pair or set.

B. Concealment or Fraud and Policy Voidance.

1. With respect to all insureds under this *policy*, this *policy*:

- a. Is void,
- b. Has no legal force or effect,
- c. Cannot be renewed, and
- d. Cannot be replaced by a new *NFIP policy*, if, before or after a loss, you or any other insured or your agent have at any time:
 - (1) Intentionally concealed or misrepresented any material fact or circumstance,
 - (2) Engaged in fraudulent conduct, or
 - (3) Made false statements,relating to this *policy* or any other *NFIP* insurance.

2. This *policy* will be void as of the date the wrongful acts described in *B.1.* above were committed.

3. Fines, civil penalties, and imprisonment under applicable Federal laws may also apply to the acts of fraud or concealment described above.

4. This *policy* is also void for reasons other than fraud, misrepresentation, or wrongful act. This *policy* is void from its inception and has no legal force under the following conditions:

- a. If the property is located in a community that was not participating in the *NFIP* on the *policy's* inception date and did not join or re-enter the program during the *policy* term and before the loss occurred; or
- b. If the property listed on the *application* is not otherwise eligible for coverage under the *NFIP*.

C. Other Insurance.

1. If a loss covered by this *policy* is also covered by other insurance that includes *flood* coverage not issued under the *Act*, we will not pay more than the amount of insurance that you are entitled to for lost, damaged or destroyed property insured under this *policy* subject to the following:
 - a. We will pay only the proportion of the loss that the amount of insurance that applies under this *policy* bears to the total amount of insurance covering the loss, unless *C.1.b.* or *c.* immediately below applies.
 - b. If the other policy has a provision stating that it is excess insurance, this *policy* will be primary.
 - c. This *policy* will be primary (but subject to its own deductible) up to the deductible in the other *flood* policy (except another policy as described in *C.1.b.* above). When the other deductible amount is reached, this *policy* will participate in the same proportion that the amount of insurance under this *policy* bears to the total amount of both policies, for the remainder of the loss.
2. If there is a flood insurance policy in the name of a *unit* owner that covers the same loss as this *policy*, then this *policy* will be primary.

D. Amendments, Waivers, Assignment.

This *policy* cannot be changed nor can any of its provisions be waived without the express written consent of the Federal Insurance Administrator. No action that we take under the terms of this *policy* constitutes a waiver of any of our rights. You may assign this *policy* in writing when you transfer title of your property to someone else except under these conditions:

1. When this *policy* covers only personal property; or
2. When this *policy* covers a structure during the course of construction.

E. Cancellation of Policy by You.

1. You may cancel this *policy* in accordance with the applicable rules and regulations of the *NFIP*.
2. If you cancel this *policy*, you may be entitled to a full or partial refund of premium also under the applicable rules and regulations of the *NFIP*.

F. Non-Renewal of the Policy by Us.

Your *policy* will not be renewed:

1. If the community where your covered property is located stops participating in the *NFIP*, or
2. Your *building* has been declared ineligible under Section 1316 of the *Act*.

G. Reduction and Reformation of Coverage.

1. If the premium we received from you was not enough to buy the kind and amount of coverage you requested, we will provide only the amount of coverage that can be purchased for the premium payment we received.
2. The *policy* can be reformed to increase the amount of coverage resulting from the reduction described in *G.1.* above the amount that you requested as follows:
 - a. Discovery of Insufficient Premium or Incomplete Rating Information Before a Loss.
 - (1) If we discover before you have a *flood* loss that your premium payment was not enough to buy the requested amount of coverage, we will send you and any mortgagee or trustee known to us a bill for the required additional premium for the current *policy* term (or that portion of the current *policy* term following any endorsement changing the amount of coverage). If you or the mortgagee or trustee

pay the additional premium within 30 days from the date of our bill, we will reform the *policy* to increase the amount of coverage to the originally requested amount effective to the beginning of the current *policy* term (or subsequent date of any endorsement changing the amount of coverage).

- (2) If we determine before you have a *flood* loss that the rating information we have is incomplete and prevents us from calculating the additional premium, we will ask you to send the required information. You must submit the information within 60 days of our request. Once we determine the amount of additional premium for the current *policy* term, we will follow the procedure in *G.2.a.(1)* above.
- (3) If we do not receive the additional premium (or additional information) by the date it is due, the amount of coverage can only be increased by endorsement subject to any appropriate waiting period.

b. Discovery of Insufficient Premium or Incomplete Rating Information After a Loss.

- (1) If we discover after you have a *flood* loss that your premium payment was not enough to buy the requested amount of coverage, we will send you and any mortgagee or trustee known to us a bill for the required additional premium for the current and the prior *policy* terms. If you or the mortgagee or trustee pay the additional premium within 30 days of the date of our bill, we will reform the *policy* to increase the amount of coverage to the originally requested amount effective to the beginning of the prior *policy* term.
- (2) If we discover after you have a *flood* loss that the rating information we have is incomplete and prevents us from calculating the additional premium, we will ask you to send the required information. You must submit the information before your claim can be paid. Once we determine the

amount of additional premium for the current and prior *policy* terms, we will follow the procedure in *G.2.b.(1)* above.

(3) If we do not receive the additional premium by the date it is due, your flood insurance claim will be settled based on the reduced amount of coverage. The amount of coverage can only be increased by endorsement subject to any appropriate waiting period.

3. However, if we find that you or your agent intentionally did not tell us, or falsified, any important fact or circumstance or did anything fraudulent relating to this insurance, the provisions of Condition *B. Concealment or Fraud and Policy Voidance* above apply.

H. Policy Renewal.

1. This *policy* will expire at 12:01 a.m. on the last day of the *policy* term.

2. We must receive the payment of the appropriate renewal premium within 30 days of the expiration date.

3. If we find, however, that we did not place your renewal notice into the U.S. Postal Service, or if we did mail it, we made a mistake, e.g., we used an incorrect, incomplete, or illegible address, which delayed its delivery to you before the due date for the renewal premium, then we will follow these procedures:

a. If you or your agent notified us, not later than 1 year after the date on which the payment of the renewal premium was due, of nonreceipt of a renewal notice before the due date for the renewal premium, and we determine that the circumstances in the preceding paragraph apply, we will mail a second bill providing a revised due date, which will be 30 days after the date on which the bill is mailed.

b. If we do not receive the premium requested in the second bill by the revised due date, then we will not renew the *policy*. In that

case, the *policy* will remain as an expired *policy* as of the expiration date shown on the *Declarations Page*.

4. In connection with the renewal of this *policy*, we may ask you during the *policy* term to re-certify, on a Recertification Questionnaire that we will provide you, the rating information used to rate your most recent *application* for or renewal of insurance.

I. Conditions Suspending or Restricting Insurance.

We are not liable for loss that occurs while there is a hazard that is increased by any means within your control or knowledge.

J. Requirements in Case of Loss.

In case of a *flood* loss to insured property, you must:

1. Give prompt written notice to us;
2. As soon as reasonably possible, separate the damaged and undamaged property, putting it in the best possible order so that we may examine it;
3. Prepare an inventory of damaged personal property showing the quantity, description, *actual cash value*, and amount of loss. Attach all bills, receipts and related documents;
4. Within 60 days after the loss, send us a proof of loss, which is your statement of the amount you are claiming under the *policy* signed and sworn to by you, and which furnishes us with the following information:
 - a. The date and time of loss;
 - b. A brief explanation of how the loss happened;
 - c. Your interest (for example, "owner") and the interest, if any, of others in the damaged property;
 - d. Details of any other insurance that may cover the loss;

- e. Changes in title or occupancy of the insured property during the term of the *policy*;
 - f. Specifications of damaged insured *buildings* and detailed repair estimates;
 - g. Names of mortgagees or anyone else having a lien, charge, or claim against the insured property;
 - h. Details about who occupied any insured *building* at the time of loss and for what purpose; and
 - i. The inventory of damaged personal property described in *J.3.* above.
5. In completing the proof of loss, you must use your own judgment concerning the amount of loss and justify that amount.
 6. You must cooperate with the adjuster or representative in the investigation of the claim.
 7. The insurance adjuster whom we hire to investigate your claim may furnish you with a proof of loss form, and she or he may help you complete it. However, this is a matter of courtesy only, and you must still send us a proof of loss within sixty days after the loss even if the adjuster does not furnish the form or help you complete it.
 8. We have not authorized the adjuster to approve or disapprove claims or to tell you whether we will approve your claim.
 9. At our option, we may accept the adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages you sustained. You must sign the adjuster's report. At our option, we may require you to swear to the report.

K. Our Options After a Loss.

Options that we may, in our sole discretion, exercise after loss include the following:

1. At such reasonable times and places that we may designate, you must:
 - a. Show us or our representative the damaged property;
 - b. Submit to examination under oath, while not in the presence of another insured, and sign the same; and
 - c. Permit us to examine and make extracts and copies of:
 - (1) Any policies of property insurance insuring you against loss and the deed establishing your ownership of the insured real property;
 - (2) *Condominium association* documents including the Declarations of the *condominium*, its Articles of Association or Incorporation, Bylaws, and rules and regulations; and
 - (3) All books of accounts, bills, invoices and other vouchers, or certified copies pertaining to the damaged property if the originals are lost.
2. We may request, in writing, that you furnish us with a complete inventory of the lost, damaged, or destroyed property, including:
 - a. Quantities and costs;
 - b. *Actual cash values* or replacement cost (whichever is appropriate);
 - c. Amounts of loss claimed;
 - d. Any written plans and specifications for repair of the damaged property that you can make reasonably available to us; and
 - e. Evidence that prior *flood* damage has been repaired.
3. If we give you written notice within 30 days after we receive your signed, sworn proof of loss, we may:
 - a. Repair, rebuild, or replace any part of the lost, damaged, or destroyed property with material or property of like kind and quality or its functional equivalent; and

- b. Take all or any part of the damaged property at the value we agree upon or its appraised value.

L. No Benefit to Bailee.

No person or organization, other than you, having custody of covered property will benefit from this insurance.

M. Loss Payment.

1. We will adjust all losses with you. We will pay you unless some other person or entity is named in the *policy* or is legally entitled to receive payment. Loss will be payable 60 days after we receive your proof of loss (or within 90 days after the insurance adjuster files an adjuster's report signed and sworn to by you in lieu of a proof of loss) and:
 - a. We reach an agreement with you;
 - b. There is an entry of a final judgment; or
 - c. There is a filing of an appraisal award with us, as provided in *VIII.P.*
2. If we reject your proof of loss in whole or in part you may:
 - a. Accept such denial of your claim;
 - b. Exercise your rights under this *policy*; or
 - c. File an amended proof of loss as long as it is filed within 60 days of the date of the loss.

N. Abandonment.

You may not abandon damaged or undamaged insured property to us.

O. Salvage.

We may permit you to keep damaged insured property after a loss, and we will reduce the amount of the loss proceeds payable to you under the *policy* by the value of the salvage.

P. Appraisal.

If you and we fail to agree on the *actual cash value* or, if applicable, replacement cost of the damaged property so as to determine the amount of loss, then either may demand an appraisal of the loss. In this event, you and we will each choose a competent and impartial appraiser within 20 days after receiving a written request from the other. The two appraisers will choose an umpire. If they cannot agree upon an umpire within 15 days, you or we may request that the choice be made by a judge of a court of record in the State where the insured property is located. The appraisers will separately state the *actual cash value*, the replacement cost, and the amount of loss to each item. If the appraisers submit a written report of an agreement to us, the amount agreed upon will be the amount of loss. If they fail to agree, they will submit their differences to the umpire. A decision agreed to by any two will set the amount of *actual cash value* and loss, or if it applies, the replacement cost and loss.

Each party will:

1. Pay its own appraiser; and
2. Bear the other expenses of the appraisal and umpire equally.

Q. Mortgage Clause.

The word "mortgagee" includes trustee.

Any loss payable under Coverage A—Building will be paid to any mortgagee of whom we have actual notice, as well as any other mortgagee or loss payee determined to exist at the time of loss, and you, as interests appear. If more than one mortgagee is named, the order of payment will be the same as the order of precedence of the mortgages.

If we deny your claim, that denial will not apply to a valid claim of the mortgagee, if the mortgagee:

1. Notifies us of any change in the ownership or occupancy, or substantial change in risk, of which the mortgagee is aware;
2. Pays any premium due under this *policy* on demand if you have neglected to pay the premium; and
3. Submits a signed, sworn proof of loss within 60 days after receiving notice from us of your failure to do so.

All of the terms of this *policy* apply to the mortgagee.

The mortgagee has the right to receive loss payment even if the mortgagee has started foreclosure or similar action on the *building*.

If we decide to cancel or not renew this *policy*, it will continue in effect for the benefit of the mortgagee only for 30 days after we notify the mortgagee of the cancellation or non-renewal.

If we pay the mortgagee for any loss and deny payment to you, we are subrogated to all the rights of the mortgagee granted under the mortgage on the property. Subrogation will not impair the right of the mortgagee to recover the full amount of the mortgagee's claim.

R. Suit Against Us.

You may not sue us to recover money under this *policy* unless you have complied with all the requirements of the *policy*. If you do sue, you must start the suit within one year of the date of the written denial of all or part of the claim and you must file the suit in the United States District Court of the district in which the insured property was located at the time of loss. This requirement applies to any claim that you may have under this *policy* and to any dispute that you may have arising out of the handling of any claim under the *policy*.

S. Subrogation.

Whenever we make a payment for a loss under this *policy*, we are subrogated to your right to recover for that loss from any other person. That means that your right to recover for a loss that was partly or

totally caused by someone else is automatically transferred to us, to the extent that we have paid you for the loss. We may require you to acknowledge this transfer in writing. After the loss, you may not give up our right to recover this money or do anything that would prevent us from recovering it. If you make any claim against any person who caused your loss and recover any money, you must pay us back first before you may keep any of that money.

T. Continuous Lake Flooding.

1. If an insured *building* has been flooded by rising lake waters continuously for 90 days or more and it appears reasonably certain that a continuation of this flooding will result in a covered loss to the insured *building* equal to or greater than the *building policy* limits plus the deductible or the maximum payable under the *policy* for any one *building* loss, we will pay you the lesser of these two amounts without waiting for the further damage to occur if you sign a release agreeing:
 - a. To make no further claim under this *policy*;
 - b. Not to seek renewal of this *policy*;
 - c. Not to apply for any flood insurance under the *Act* for property at the *described location*; and
 - d. Not to seek a premium refund for current or prior terms.

If the *policy* term ends before the insured *building* has been flooded continuously for 90 days, the provisions of this paragraph *T.1.* will apply as long as the insured *building* suffers a covered loss before the *policy* term ends.

2. If your insured *building* is subject to continuous lake flooding from a closed basin lake, you may elect to file a claim under either paragraph *T.1.* above or this paragraph *T.2.* (A "closed basin lake" is a natural lake from which water leaves primarily through evaporation and whose surface area now exceeds or has exceeded

one square mile at any time in the recorded past. Most of the nation's closed basin lakes are in the western half of the United States, where annual evaporation exceeds annual precipitation and where lake levels and surface areas are subject to considerable fluctuation due to wide variations in the climate. These lakes may overtop their basins on rare occasions.) Under this paragraph T.2., we will pay your claim as if the *building* is a total loss even though it has not been continuously inundated for 90 days, subject to the following conditions:

- a. Lake *flood* waters must damage or imminently threaten to damage your building.
- b. Before approval of your claim, you must:
 - (1) Agree to a claim payment that reflects your buying back the salvage on a negotiated basis; and
 - (2) Grant the conservation easement contained in FEMA's "Policy Guidance for Closed Basin Lakes," to be recorded in the office of the local recorder of deeds. FEMA, in consultation with the community in which the property is located, will identify on a map an area or areas of special consideration (ASC) in which there is a potential for *flood* damage from continuous lake flooding. FEMA will give the community the agreed-upon map showing the ASC. This easement will only apply to that portion of the property in the ASC. It will allow certain agricultural and recreational uses of the land. The only structures that it will allow on any portion of the property within the ASC are certain simple agricultural and recreational structures. If any of these allowable structures are insurable *buildings* under the *NFIP* and are insured under the *NFIP*, they will not be eligible for the benefits of this paragraph T.2. If a U.S. Army Corps of Engineers certified *flood* control project or otherwise certified *flood* control project later protects the

property, FEMA will, upon request, amend the ASC to remove areas protected by those projects. The restrictions of the easement will then no longer apply to any portion of the property removed from the ASC; and

- (3) Comply with paragraphs *T.1.a.* through *T.1.d.* above.
- c. Within 90 days of approval of your claim, you must move your *building* to a new location outside the ASC. FEMA will give you an additional 30 days to move if you show there is sufficient reason to extend the time.
 - d. Before the final payment of your claim, you must acquire an elevation certificate and a floodplain development permit from the local floodplain administrator for the new location of your *building*.
 - e. Before the approval of your claim, the community having jurisdiction over your *building* must:
 - (1) Adopt a permanent land use ordinance, or a temporary moratorium for a period not to exceed 6 months to be followed immediately by a permanent land use ordinance, that is consistent with the provisions specified in the easement required in paragraph *T.2.b.* above;
 - (2) Agree to declare and report any violations of this ordinance to FEMA so that under Sec. 1316 of the National Flood Insurance Act of 1968, as amended, *flood* insurance to the *building* can be denied; and
 - (3) Agree to maintain as deed-restricted, for purposes compatible with open space or agricultural or recreational use only, any affected property the community acquires an interest in. These deed restrictions must be consistent with the provisions of paragraph *T.2.b.* above, except that, even if a certified project protects the property, the land use restrictions continue to apply if the property was acquired under the Hazard Mitigation Grant Program or the Flood

Mitigation Assistance Program. If a non-profit land trust organization receives the property as a donation, that organization must maintain the property as deed-restricted, consistent with the provisions of paragraph *T.2.b.* above.

- f. Before the approval of your claim, the affected State must take all action set forth in FEMA's "Policy Guidance for Closed Basin Lakes."
- g. You must have *NFIP* flood insurance coverage continuously in effect from a date established by FEMA until you file a claim under this paragraph *T.2.* If a subsequent owner buys *NFIP* insurance that goes into effect within 60 days of the date of transfer of title, any gap in coverage during that 60-day period will not be a violation of this continuous coverage requirement. For the purpose of honoring a claim under this paragraph *T.2.*, we will not consider to be in effect any increased coverage that became effective after the date established by FEMA. The exception to this is any increased coverage in the amount suggested by your insurer as an inflation adjustment.
- h. This paragraph *T.2.* will be in effect for a community when the FEMA Regional Director for the affected region provides to the community, in writing, the following:
 - (1) Confirmation that the community and the State are in compliance with the conditions in paragraphs *T.2.e.* and *T.2.f.* above, and
 - (2) The date by which you must have flood insurance in effect.

U. Duplicate Policies Not Allowed.

- 1. We will not insure your property under more than one *NFIP* policy.

If we find that the duplication was not knowingly created, we will give you written notice. The notice will advise you that you may choose one of several options under the following procedures:

- a. If you choose to keep in effect the *policy* with the earlier effective date, you may also choose to add the coverage limits of the later *policy* to the limits of the earlier *policy*. The change will become effective as of the effective date of the later *policy*.
- b. If you choose to keep in effect the *policy* with the later effective date, you may also choose to add the coverage limits of the earlier *policy* to the limits of the later *policy*. The change will be effective as of the effective date of the later *policy*.

In either case, you must pay the pro rata premium for the increased coverage limits within 30 days of the written notice. In no event will the resulting coverage limits exceed the permissible limits of coverage under the *Act* or your insurable interest, whichever is less. We will make a refund to you, according to applicable *NFIP* rules, of the premium for the *policy* not being kept in effect.

2. The insured's option under this Condition *U*. Duplicate Policies Not Allowed to elect which *NFIP policy* to keep in effect does not apply when duplicates have been knowingly created. Losses occurring under such circumstances will be adjusted according to the terms and conditions of the earlier *policy*. The *policy* with the later effective date must be canceled.

V. Loss Settlement.

1. Introduction

This *policy* provides three methods of settling losses: Replacement Cost, Special Loss Settlement, and *Actual Cash Value*. Each method is used for a different type of property, as explained in *a.-c.* below.

- a. Replacement Cost Loss Settlement described in *V.2.* below applies to *buildings* other than manufactured homes or travel trailers.
- b. Special Loss Settlement described in *V.3.* below applies to a *residential condominium building* that is a travel trailer or a manufactured home.

- c. *Actual Cash Value* loss settlement applies to all other property covered under this *policy*, as outlined in V.4. below.

2. Replacement Cost Loss Settlement

- a. We will pay to repair or replace a damaged or destroyed *building*, after application of the deductible and without deduction for depreciation, but not more than the least of the following amounts:
 - (1) The amount of insurance in this *policy* that applies to the *building*;
 - (2) The replacement cost of that part of the *building* damaged, with materials of like kind and quality, and for like occupancy and use; or
 - (3) The necessary amount actually spent to repair or replace the damaged part of the *building* for like occupancy and use.
- b. We will not be liable for any loss on a Replacement Cost Coverage basis unless and until actual repair or replacement of the damaged *building* or parts thereof, is completed.
- c. If a *building* is rebuilt at a location other than the *described location*, we will pay no more than it would have cost to repair or rebuild at the *described location*, subject to all other terms of Replacement Cost Loss Settlement.

3. Special Loss Settlement

- a. The following loss settlement conditions apply to a *residential condominium building* that is: (1) a manufactured home or a travel trailer, as defined in II.B.6.b. and c., and (2) at least 16 feet wide when fully assembled and has at least 600 square feet within its perimeter walls when fully assembled.
- b. If such a *building* is totally destroyed or damaged to such an extent that, in our judgment, it is not economically feasible to

repair, at least to its pre-damaged condition, we will, at our discretion, pay the least of the following amounts:

- (1) The lesser of the replacement cost of the manufactured home or travel trailer or 1.5 times the *actual cash value*; or
- (2) The *Building* Limit of liability shown on your *Declarations Page*.

c. If such a manufactured home or travel trailer is partially damaged and, in our judgment, it is economically feasible to repair it to its pre-damaged condition, we will settle the loss according to the Replacement Cost Loss Settlement conditions in V.2. above.

4. Actual Cash Value Loss Settlement

a. The types of property noted below are subject to *actual cash value* loss settlement:

- (1) Personal property;
- (2) Insured property abandoned after a loss and that remains as debris at the *described location*;
- (3) Outside antennas and aerials, awnings, and other outdoor equipment;
- (4) Carpeting and pads;
- (5) Appliances; and
- (6) A manufactured home or mobile home or a travel trailer as defined in *II.B.6.b.* or *c.* that does not meet the conditions for Special Loss Settlement in V.3. above.

b. We will pay the least of the following amounts:

- (1) The applicable amount of insurance under this *policy*;
- (2) The *actual cash value* (as defined in *II.B.2.*); or
- (3) The amount it would cost to repair or replace the property with material of like kind and quality within a reasonable time after the loss.

IX. LIBERALIZATION CLAUSE

If we make a change that broadens your coverage under this edition of our *policy*, but does not require any additional premium, then that change will automatically apply to your insurance as of the date we implement the change, provided that this implementation date falls within 60 days before or during the *policy* term stated on the *Declarations Page*.

X. WHAT LAW GOVERNS

This *policy* and all disputes arising from the handling of any claim under the *policy* are governed exclusively by the flood insurance regulations issued by FEMA, the National Flood Insurance Act of 1968, as amended (42 U.S.C. 4001, et seq.), and Federal common law.

IN WITNESS WHEREOF, we have signed this *policy* below and hereby enter into this Insurance Agreement.

David L. Miller
Associate Administrator
Federal Insurance and Mitigation Administration
(formerly designated as the "Administrator, Federal Insurance Administration")

CLAIM GUIDELINES IN CASE OF A FLOOD

For the protection of you and your family, the following claim guidelines are provided by the National Flood Insurance Program (NFIP). If you are ever in doubt as to what action is needed, consult your insurance representative or call the NFIP toll-free at 1-800-638-6620 or on the TDD line at 1-800-447-9487.

Know your insurance representative's name and telephone number. List them here for fast reference:

Insurance Representative _____

Representative's Phone Number _____

- Notify us or your insurance representative, in writing, as soon as possible after the flood.
- If you report to your insurance representative, remind him or her to assign the claim to an NFIP-approved claims adjuster. The NFIP pays for the services of the independent claims adjuster assigned to your claim.
- Determine the independent claims adjuster assigned to your claim and contact him or her if you have not been contacted within 24 hours after you reported the claim to your insurance representative.
- As soon as possible, separate damaged property from undamaged property so that damage can be inspected and evaluated.
- Discuss with the claims adjuster any need you may have for an advance or partial payment for your loss.
- To help the claims adjuster, try to take photographs of the outside of the premises showing the flooding and the damage and photographs of the inside of the premises showing the height of the water and the damaged property.
- Place all account books, financial records, receipts, and other loss verification material in a safe place for examination and evaluation by the claims adjuster.
- Work cooperatively and promptly with the claims adjuster to determine and document all claim items. Be prepared to advise the claims adjuster of the cause and responsible party(ies), if the flooding resulted from other than natural cause.
- Make sure that the claims adjuster fully explains, and that you fully understand, all allowances and procedures for processing claim payments on the basis of your proof of loss. This policy requires you to send us detailed proof of loss within 60 days after the loss.
- Any and all coverage problems and claim allowance restrictions must be communicated directly from the NFIP. Claims adjusters are not authorized to approve or deny claims; their job is to report to the NFIP on the elements of flood cause and damage.
- At our option, we may accept an adjuster's report of the loss instead of your proof of loss. The adjuster's report will include information about your loss and the damages to your insured property. You must sign the adjuster's report. At our option, we may require you to swear to the report.

F-144 (Revised June 2014)

ATTACHMENT F

**TRANSACTION RECORD REPORTING AND PROCESSING (TRRP) PLAN AND
EDIT SPECIFICATIONS
EFFECTIVE JUNE 1, 2014**

A summary of the June 2014 TRRP Plan updates (Change 20) is as follows:

<p>Part 1 – Instructions</p>	<ul style="list-style-type: none"> • Renamed ‘Principal/primary residence’ to ‘Primary residence’ • The Amounts of Insurance - Building Coverage Additional Limits for Other Residential changed from \$75,000 to \$325,000. The Total Building Coverage for Other Residential changed from \$250,000 to \$500,000.
<p>Part 3 – Reporting Requirements</p>	<ul style="list-style-type: none"> • Renamed ‘Principal/Primary Residence Indicator’ to ‘Primary Residence Indicator’ • Added new data element ‘Subsidized Rated Indicator’ • Added new data element ‘Valid Policy Indicator’
<p>Part 4 – Data Dictionary</p>	<ul style="list-style-type: none"> • Data Dictionary Table of Contents – added new data elements ‘Subsidized Rated Indicator’ and ‘Valid Policy Indicator’; renamed ‘Principal/Primary Residence Indicator’ to ‘Primary Residence Indicator’ • Deductible – Applicable to Building Claim Payment: added text regarding revised minimum deductibles effective June 1, 2014 for Full-Risk rated policies, Pre-FIRM Subsidized policies and Contents-Only policies. Current deductible options will be used – ‘B’ (\$1,250) and ‘A’ (\$1,500). • Deductible – Applicable to Contents Claim Payment: added text regarding revised minimum deductibles effective June 1, 2014 for Full-Risk rated policies, Pre-FIRM Subsidized policies and Contents-Only policies. Current deductible options will be used – ‘B’ (\$1,250) and ‘A’ (\$1,500). • Deductible – Building: added text regarding revised minimum deductibles effective June 1, 2014 for Full-Risk rated policies, Pre-FIRM Subsidized policies and Contents-Only policies. Additional deductible options were included – ‘F’ (\$1,250) and ‘G’ (\$1,500). • Deductible – Contents: added text regarding revised minimum deductibles effective June 1, 2014 for Full-Risk rated policies, Pre-FIRM Subsidized policies and Contents-Only policies. Additional deductible options were included – ‘F’ (\$1,250) and ‘G’ (\$1,500). • Primary Residence Indicator: renamed ‘Principal/Primary Residence Indicator’ to ‘Primary Residence Indicator’. Replaced references of ‘principal/primary’ to ‘primary’ and ‘non-principal/non-primary’ to ‘non-primary’. • Replacement Cost Indicator: Replaced reference of ‘principal/primary’ to ‘principal’.

A summary of the June 2014 TRRP Plan updates (Change 20) - continued:

<p>Part 4 – Data Dictionary (continued)</p>	<ul style="list-style-type: none"> • Subsidized Rated Indicator: New data element • Total Amount of Insurance – Building: revised maximum amount of coverage for Other Residential in the Regular Program from \$250,000 to \$500,000. Added text regarding PRP Other Residential building coverage amounts effective on or after June 1, 2014. Added text regarding new coverage amount \$32,400 for Group Flood policies (GFIP), effective October 1, 2013. • Total Amount of Insurance – Contents: added text regarding new coverage amount \$32,400 for Group Flood policies (GFIP), effective October 1, 2013. • Valid Policy Indicator: New data element
<p>Part 5 – Codes</p>	<ul style="list-style-type: none"> • The following data elements were added with their respective codes: Subsidized Rated Indicator Valid Policy Indicator • Renamed ‘Principal/Primary Residence Indicator’ to ‘Primary Residence Indicator’. • New codes ‘F’ and ‘G’ were added to Deductible-Building category • New codes ‘F’ and ‘G’ were added to Deductible-Contents category
<p>Part 6 – Record Layouts</p>	<ul style="list-style-type: none"> • The following data elements were added on Policy transactions 11A- New Business, 15A – Policy Reinstatement with Policy Changes, 17A – Renewals, 20A – Endorsements, 23A – Policy Correction: Subsidized Rated Indicator Valid Policy Indicator • Renamed ‘Principal/Primary Residence Indicator’ to ‘Primary Residence Indicator’ on the stated Policy transactions.
<p>Part 7 – Instructions for Formatting Data Elements and Revising Data Element Values</p>	<ul style="list-style-type: none"> • The following data elements were added: Subsidized Rated Indicator Valid Policy Indicator • Renamed ‘Principal/Primary Residence Indicator’ to ‘Primary Residence Indicator’.

A summary of the June 2014 TRRP Plan updates (Change 20) - continued:

Appendix C – Error Reporting	<ul style="list-style-type: none">• Revised Policy Error record layouts to address new data elements ‘Subsidized Rated Indicator’ and ‘Valid Policy Indicator’.• Revised Policy and Claims Error record layouts to reference the renaming of ‘Principal/Primary Residence Indicator’ to ‘Primary Residence Indicator’.
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NATIONAL FLOOD INSURANCE PROGRAM

TRANSACTION RECORD REPORTING AND PROCESSING (TRRP) PLAN
for the
WRITE YOUR OWN (WYO) PROGRAM

Revision 1	January 1, 1992
Revision 2	March 1, 1995
Revision 3	October 1, 1997
Revision 4	October 1, 2001
Changes 1 & 2.....	May 1, 2002
Change 3.....	October 1, 2002
Change 4.....	May 1, 2003
Change 5.....	October 1, 2003
Change 6.....	May 1, 2004
Change 6.1.....	February 1, 2005
Changes 7 & 7 (Revised).....	May 1, 2005
Changes 8 & 8.1.....	October 1, 2005
Change 9.....	May 1, 2006
Changes 10, 11 & 12.....	May 1, 2008
Changes 13, 13.1 & 13.2.....	October 1, 2009
Change 14.....	January 1, 2011
Change 15.....	October 1, 2011
Change 16.....	May 1, 2012
Change 17.....	October 1, 2012
Change 18.....	January 1, 2013
Change 19, 19.1, 19.2 & 19.3..	October 1, 2013
Change 20.....	June 1, 2014

designated as optional (N) or is not listed in Part 3, Section A, of this Plan. The classification criteria under the NFIP are:

1. Building Occupancy
 - a. Single family
 - b. 2-4 family
 - c. Other residential
 - d. Nonresidential
2. Building Type
 - a. One floor
 - b. Two floors
 - c. Three or more floors
 - d. Split level
 - e. Manufactured (mobile) home or travel trailer on foundation
 - f. Townhouse/Rowhouse with three or more floors (RCBAP Low-rise only)
3. Basement/Enclosure/Crawlspace Type
 - a. Finished basement/enclosure
 - b. Unfinished basement/enclosure
 - c. None
 - d. Crawlspace
 - e. Subgrade Crawlspace
4. Special Ownership Type
 - a. Condominiums - unit or association
 - b. State government
5. Special Building Status Type
 - a. Building in course of construction
 - b. Primary residence
6. Obstruction Type (combinations are possible)
 - a. Free of obstruction underneath elevated lowest floor
 - b. With obstruction: less than 300 sq. ft. with breakaway walls or finished enclosure underneath the lowest elevated floor
 - c. With obstruction: 300 sq. ft. or more with breakaway walls or finished enclosure underneath the lowest elevated floor
 - d. With obstruction: machinery or equipment attached to the building and located underneath the lowest elevated floor

property, including contents and/or a moveable home, to a location above ground level or outside the SFHA. The move must be to protect the property from flood or the imminent danger of flood. This coverage does not increase the Coverage A or Coverage B Limit of Liability.

F. Amounts of Insurance

The basic and additional limits of insurance as of June 1, 2014, are listed below:

<u>Building Coverage</u>	<u>Basic Limits</u>	<u>Additional Limits</u>	<u>Total</u>
Single Family	\$ 60,000	\$190,000	\$250,000
2-4 Family	\$ 60,000	\$190,000	\$250,000
Other Residential	\$175,000	\$325,000	\$500,000
Nonresidential	\$175,000	\$325,000	\$500,000

The Residential Condominium Building Association Policy has coverage available for the entire building not to exceed the single family unit amount for total coverage times the total number of units.

Effective May 1, 2003, Increased Cost of Compliance (ICC) coverage is \$30,000 on all policies that have building coverage except for Emergency Program policies, Group Flood Insurance policies, and condominium unit policies.

Contents Coverage (Per Unit)

Residential	\$ 25,000	\$ 75,000	\$100,000
Nonresidential	\$150,000	\$350,000	\$500,000

For details on the amount of insurance required by statute, the maximum amount of insurance available, and subsidized amounts of insurance, refer to the Flood Insurance Manual of the NFIP.

G. Policies-In-Force Statistics

An in-force policy is a policy that is in force or in an active term as of the reporting date. A policy term is defined as the period from the policy effective date to, but not including, the policy expiration date.

Any future-dated new applications, or endorsements, will not be included with the in-force statistics.

Any cancelled or expired policy (including a policy's expiration date) is considered a policy not in force.

Premium reporting for 3-year policies will include the entire 3-year premium. Statistics on this basis will be labeled "Policies-in-Force." This will apply to Group Flood policies.

I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN (Cont'd.)

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Old Policy Number	Y	4-146	
Original Construction Date/Substantial Improvement Date	Y	4-147	Application - Construction Information
Original Submission Month	Y	4-149	
Policy Effective Date	Y	4-152	Application - Policy Period
Policy Assignment Type	Y	4-151A	General Change Endorsement - Assignment
Policy Expiration Date	Y	4-154	Application - Policy Period
Policy Number	Y	4-155	
Policy Term Indicator	Y	4-156	
Policy Termination Date	Y	4-157	
Post-FIRM Construction Indicator	Y	4-158	Application - Elevation Data
Premium Payment Indicator	Y	4-159	Application - Coverage and Rating
Premium Receipt Date	Y	4-159A	
Primary Residence Indicator ⁴	Y	4-160	Application - Building
Prior Policy Number	Y	4-160A	Application - New/Renewal/Transfer Box
Probation Surcharge Amount WYO	Y	4-161	Application - Coverage and Rating
Property Beginning Street Number	Y	4-162	Application - Property Location
Property City	Y	4-163	Application - Property Location

⁴This data element is required for new business and renewals on or after May 1, 2000. Prior to this date, it was optional.

I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN (Cont'd.)

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Property Purchase Date	Y	4-163A	Application - Policy Period
Property Purchase Indicator	Y	4-163B	Application - Policy Period
Property State	Y	4-164	Application - Property Location
Property Street Address	Y	4-165	Application - Property Location
Property ZIP Code	Y	4-168	Application - Property Location
Regular/Emergency Program Indicator	Y	4-169	Application - Community
Reinstatement Federal Policy Fee	Y	4-170	
Reinstatement Premium	Y	4-171	
Reinstatement Reserve Fund Assessment	Y	4-171A	
Rejected Transaction Control Number	Y	4-172	
Rental Property Indicator	Y	4-172A	Application - Building
Repetitive Loss ID Number ⁵	Y	4-173	
Repetitive Loss Target Group Indicator ⁵	Y	4-174	
Replacement Cost ¹	Y	4-175	Application - Coverage and Rating

¹Refer to Part 3 - Reporting Requirements, III. Reporting Requirements for New/Rollover/Transfer Indicator, to determine whether this data element is required based on reported New/Rollover/Transfer Indicator.

⁵This data element is required only as of May 1, 2000, and only from the NFIP Direct Servicing Agent. Effective October 1, 2013, this data element has been renamed 'SRL Property Indicator'.

I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN (Cont'd.)

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Reserve Fund Assessment	Y	4-179A	Application - Coverage and Rating
Reserve Fund Assessment - Refunded	Y	4-179B	
Risk Rating Method	Y	4-180	Application - Coverage and Rating
Second Lender City ²	N	4-184	Application - 2nd Mortgagee/Other
Second Lender Loan Number ²	N	4-185	Application - 2nd Mortgagee/Other
Second Lender Name ²	N	4-186	Application - 2nd Mortgagee/Other
Second Lender State ²	N	4-187	Application - 2nd Mortgagee/Other
Second Lender Street Address ²	N	4-188	Application - 2nd Mortgagee/Other
Second Lender ZIP Code ²	N	4-189	Application - 2nd Mortgagee/Other
Sort Sequence Key	Y	4-190	
SRL Property Indicator	Y	4-193A	Application - Building
State-Owned Property	Y	4-194	Application - Building
Subsidized Rated Indicator	Y	4-196A	
Taxpayer Identification Number ⁶	N	4-198	
Tenant Building Coverage Indicator	Y	4-198A	Application - Building

²This data element is required for policies expired more than 120 days.

⁶Effective May 1, 2008, the Social Security Number for the insured is no longer required.

I. DATA ELEMENT REQUIREMENTS FOR WRITE YOUR OWN (Cont'd.)

DATA ELEMENT	REQ.	DATA DICTIONARY PAGE	SOURCE
<u>POLICY TRANSACTIONS (Cont'd.)</u>			
Tenant Indicator	Y	4-198B	Application - Building
Total Amount of Insurance - Building	Y	4-199	Application - Coverage and Rating
Total Amount of Insurance - Contents	Y	4-201	Application - Coverage and Rating
Total Calculated Premium (excludes Expense Constant)	Y	4-204	Application - Coverage and Rating
Total Premium Refund	Y	4-208	
Valid Policy Indicator	Y	4-210A	
Waiting Period Type	Y	4-213A	Application - Policy Period
WYO Prefix Code	Y	4-216	
WYO Transaction Code	Y	4-217	
WYO Transaction Date	Y	4-219	
1981 Post-FIRM V Zone Certification Indicator	Y	4-220	

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DATA ELEMENT: Deductible - Applicable to Building Claim Payment

ALIAS: Deductible - Building Claim, Risk Retention - Building

ACRONYM: WYO (CMF) CDED-BLDING

FILE: Claims Master (CMF)

DESCRIPTION:

The total deductible amount for buildings, both main and appurtenant, that can be applied against the loss.

Under the NFIP, the deductible amounts are as follows:

1. Policies with effective dates prior to June 1, 1982 - standard deductible amount was \$200.
2. Policies with effective dates after September 30, 1982 - optional deductible amount of \$3,000 became available in Zones V, V1-V30, VE.
3. Standard Deductibles:
 - a. Except as noted in 3.b and 3.c, policies with effective dates after June 1, 1982, and prior to October 1, 2009 - standard deductible amount is \$500. The \$500 (code 0) will no longer be available, effective October 1, 2009.

0 - \$500
 - b. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 1992, and prior to May 1, 1998, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:

9 - \$750
 - c. For policies rated using Pre-FIRM rates with effective dates on or after May 1, 1998, and prior to October 1, 2009, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:

1 - \$1,000
 - d. Except as noted in 3.e, policies with effective dates on or after October 1, 2009 - standard deductible amount is \$1,000.

1 - \$1,000

**DATA ELEMENT: Deductible - Applicable to Building Claim Payment
(Cont'd.)**

DESCRIPTION: (Cont'd.)

- e. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 2009, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:

2 - \$2,000

- 4. After April 1, 1984, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage:

1 - \$1,000	4 - \$4,000
2 - \$2,000	5 - \$5,000
3 - \$3,000	

- 5. The deductible applied during each loss on or after October 1, 1986, on buildings that are in the course of construction and have yet to be walled and roofed, is double the selected post-construction deductible. The following additional codes may be used:

6 - \$ 6,000	A - \$ 1,500	S - \$ 100,000
7 - \$ 8,000	Q - \$ 30,000	
8 - \$10,000	R - \$ 40,000	

- 6. Prior to December 31, 2000, an additional building deductible in the sum of \$250.00 applied to each loss before payment was made under the policy issued or renewed on or after October 1, 1994, for land subsidence, sewer backup, or seepage of water as provided for in Article 7, paragraph E.

The following additional codes must be used:

B - \$ 1,250	E - \$ 3,250	H - \$ 6,250
C - \$ 1,750	F - \$ 4,250	I - \$ 8,250
D - \$ 2,250	G - \$ 5,250	J - \$10,250

- 7. After May 1, 2003, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage for Non-residential policies only. RCBAP policies will be allowed deductible options K and N only.

K - \$ 10,000	M - \$20,000	P - \$50,000
L - \$ 15,000	N - \$25,000	

**DATA ELEMENT: Deductible - Applicable to Building Claim Payment
(Cont'd.)**

DESCRIPTION: (Cont'd.)

NOTE: Other Residential policies, effective on or after May 1, 2003, and prior to May 1, 2004, will be allowed deductible options K, L, M, N, or P. Effective May 1, 2004, Other Residential policies will not be allowed to use the new deductible options.

8. On or after June 1, 2014, minimum deductibles have been revised based on Section 100210 of BW-12 as follows:

Full-Risk Rated Policies

- Policies rated with full-risk rates (Post-FIRM, Pre-FIRM elevation-rated, and all X-zone rated policies) or in AR, AR dual or A99 zones will have a minimum deductible of \$1,000 for building coverage and \$1,000 for contents coverage if the building coverage does not exceed \$100,000.
- Policies rated with full-risk rates or in AR, AR dual or A99 zones will have a minimum deductible of \$1,250 for building coverage and \$1,250 for contents coverage if the building coverage exceeds \$100,000.

Pre-FIRM Subsidized Policies

- Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of \$1,500 for building or contents coverage if the building coverage does not exceed \$100,000.
- Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of \$2,000 for building or contents coverage if the building coverage exceeds \$100,000.

Contents-Only Policies

- Contents-only policies will use the same minimum deductibles that apply to building coverage that does not exceed \$100,000.

Effective June 1, 2014, the following deductible options are available for all zones and are applied separately to building and contents coverage:

B - \$1,250

A - \$1,500

DATA ELEMENT: Deductible - Applicable to Building Claim Payment
(Cont'd.)

DESCRIPTION: (Cont'd.)

EDIT CRITERIA: Alphanumeric, see paragraphs 3, 4, 5, 6 and 7
above for acceptable codes.

LENGTH: 1

DEPENDENCIES: Information obtained from adjuster's report.

SYSTEM FUNCTION: Deductible Discount Analysis

REPORTING REQUIREMENT: Optional

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DATA ELEMENT: Deductible - Applicable to Contents Claim Payment

ALIAS: Deductible - Content Claim, Risk Retention - Content

ACRONYM: WYO (CMF) CDED-CNTIND

FILE: Claims Master (CMF)

DESCRIPTION:

The total deductible amount for contents in both main and appurtenant structures that can be applied against the loss.

Under the NFIP, the deductible amounts are as follows:

1. Policies with effective dates prior to June 1, 1982 - standard deductible amount was \$200.
2. Policies with effective dates after September 30, 1982 - optional deductible amount of \$3,000 became available in Zones V, V1-V30, VE.
3. Standard Deductibles:
 - a. Except as noted in 3.b and 3.c, policies with effective dates after June 1, 1992, and prior to October 1, 2009 - standard deductible amount is \$500. The \$500 (code 0) will no longer be available, effective October 1, 2009.

0 - \$500
 - b. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 1992, and prior to May 1, 1998, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:

9 - \$750
 - c. For policies rated using Pre-FIRM rates with effective dates on or after May 1, 1998, and prior to October 1, 2009, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:

1 - \$1,000
 - d. Except as noted in 3.e, policies with effective dates on or after October 1, 2009 - standard deductible amount is \$1,000.

1 - \$1,000

**DATA ELEMENT: Deductible - Applicable to Contents Claim Payment
(Cont'd.)**

DESCRIPTION: (Cont'd.)

e. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 2009, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:

2 - \$2,000

4. After April 1, 1984, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage:

1 - \$1,000	4 - \$4,000
2 - \$2,000	5 - \$5,000
3 - \$3,000	

5. The deductible applied during each loss on or after October 1, 1986, on buildings that are in the course of construction and have yet to be walled and roofed, is double the selected post-construction deductible. The following additional codes may be used:

6 - \$ 6,000	A - \$ 1,500	S - \$ 100,000
7 - \$ 8,000	Q - \$ 30,000	
8 - \$10,000	R - \$ 40,000	

6. Prior to December 31, 2000, an additional building deductible in the sum of \$250.00 applied to each loss before payment was made under the policy issued or renewed on or after October 1, 1994, for land subsidence, sewer backup, or seepage of water as provided for in Article 7, paragraph E.

The following additional codes must be used:

B - \$ 1,250	E - \$ 3,250	H - \$ 6,250
C - \$ 1,750	F - \$ 4,250	I - \$ 8,250
D - \$ 2,250	G - \$ 5,250	J - \$10,250

7. After May 1, 2003, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage for Non-residential policies only. RCBAP policies will be allowed deductible options K and N only.

K - \$ 10,000	M - \$20,000	P - \$50,000
L - \$ 15,000	N - \$25,000	

**DATA ELEMENT: Deductible - Applicable to Contents Claim Payment
(Cont'd.)**

DESCRIPTION: (Cont'd.)

NOTE: Other Residential policies, effective on or after May 1, 2003 and prior to May 1, 2004, will be allowed deductible options K, L, M, N, or P. Effective May 1, 2004, Other Residential policies will not be allowed to use the new deductible options.

8. On or after June 1, 2014, minimum deductibles have been revised based on Section 100210 of BW-12 as follows:

Full-Risk Rated Policies

- Policies rated with full-risk rates (Post-FIRM, Pre-FIRM elevation-rated, and all X-zone rated policies) or in AR, AR dual or A99 zones will have a minimum deductible of \$1,000 for building coverage and \$1,000 for contents coverage if the building coverage does not exceed \$100,000.
- Policies rated with full-risk rates or in AR, AR dual or A99 zones will have a minimum deductible of \$1,250 for building coverage and \$1,250 for contents coverage if the building coverage exceeds \$100,000.

Pre-FIRM Subsidized Policies

- Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of \$1,500 for building or contents coverage if the building coverage does not exceed \$100,000.
- Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of \$2,000 for building or contents coverage if the building coverage exceeds \$100,000.

Contents-Only Policies

- Contents-only policies will use the same minimum deductibles that apply to building coverage that does not exceed \$100,000.

Effective June 1, 2014, the following deductible options are available for all zones and are applied separately to building and contents coverage:

B - \$1,250

A - \$1,500

DATA ELEMENT: Deductible - Applicable to Contents Claim Payment
(Cont'd.)

DESCRIPTION: (Cont'd.)

EDIT CRITERIA: Alphanumeric, see paragraphs 3, 4, 5, 6, and 7
above for acceptable codes.

LENGTH: 1

DEPENDENCIES: Information obtained from adjuster's report.

SYSTEM FUNCTION: Deductible Discount Analysis

REPORTING REQUIREMENT: Optional

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DATA ELEMENT: Deductible - Building

ALIAS: Risk Retention - Building

ACRONYM: WYO (PMF) DED-BLDIND

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Each loss to insured property is subject to a deductible provision under which the insured bears a portion of the loss before payment is made under the policy.

In the case of reasonable expenses incurred pursuant to the Standard Flood Insurance Policy in the temporary removal of an insured manufactured (mobile) home or insured personal property from the described premises and away from the peril of flood, the amount of the deductible was \$50.00 for policies issued prior to January 1, 1987. For policies issued on or after that date, no deductible is applied to these expenses and they are reimbursed up to an amount equal to the minimum contents deductible.

The deductible applied during each loss on or after October 1, 1986, on buildings that are in the course of construction and have yet to be walled and roofed, is double the selected post-construction deductible.

Under the NFIP, the deductible amounts for claims other than the above are as follows:

1. Policies with effective dates prior to June 1, 1982 - standard deductible amount was \$200.00.
2. Policies with effective dates after September 30, 1982 - optional deductible amount of \$3,000.00 became available in Zones V, V1-V30, VE.
3. Standard deductible for policies effective on or after June 1, 1982, but prior to May 1, 1998:
 - a. Except as noted in 3.b, policies with effective dates after June 1, 1982 - standard deductible amount is \$500.
0 - \$500
 - b. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 1992, the following is the standard deductible for Zones A, AE, V, VE, AO, AH:
9 - \$750

DATA ELEMENT: Deductible - Building (Cont'd.)

DESCRIPTION: (Cont'd.)

4. Standard deductible on or after May 1, 1998:
 - a. Except as noted in 4.b, policies with effective dates after June 1, 1982, and prior to October 1, 2009 - standard deductible amount is \$500. The \$500 (code 0) will no longer be available, effective October 1, 2009.
0 - \$500
 - b. For policies rated using Pre-FIRM rates with effective dates on or after May 1, 1998, and prior to October 1, 2009, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:
1 - \$1,000

The standard deductible for any policy issued or renewed for a property located in Zone AR or AR dual zone using the AR Pre-FIRM rate is the subsidized policy deductible. The standard deductible of \$500 is available only to those policies rated using actuarial rates. The \$500 standard deductible will not be available, effective October 1, 2009.
 - c. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 2009, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:
2 - \$2,000
 - d. Except as noted in 4.c, policies with effective dates on or after October 1, 2009 - standard deductible amount is \$1,000.
1 - \$1,000
5. After April 1, 1984, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage:
1 - \$1,000 3 - \$3,000 5 - \$5,000
2 - \$2,000 4 - \$4,000
6. After May 1, 2003, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage for Non-residential policies only. RCBAP policies will be allowed deductible options A and D only.
A - \$10,000 C - \$20,000 E - \$50,000
B - \$15,000 D - \$25,000

DATA ELEMENT: Deductible - Building (Cont'd.)

DESCRIPTION: (Cont'd.)

NOTE: Other Residential policies, effective on or after May 1, 2003, and prior to May 1, 2004, will be allowed deductible options A, B, C, D, or E. Effective May 1, 2004, Other Residential policies will not be allowed to use the new deductible options.

7. On or after June 1, 2014, minimum deductibles have been revised based on Section 100210 of BW-12 as follows:

Full-Risk Rated Policies

- Policies rated with full-risk rates (Post-FIRM, Pre-FIRM elevation-rated, and all X-zone rated policies) or in AR, AR dual or A99 zones will have a minimum deductible of \$1,000 for building coverage and \$1,000 for contents coverage if the building coverage does not exceed \$100,000.
- Policies rated with full-risk rates or in AR, AR dual or A99 zones will have a minimum deductible of \$1,250 for building coverage and \$1,250 for contents coverage if the building coverage exceeds \$100,000.

Pre-FIRM Subsidized Policies

- Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of \$1,500 for building or contents coverage if the building coverage does not exceed \$100,000.
- Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of \$2,000 for building or contents coverage if the building coverage exceeds \$100,000.

Contents-Only Policies

- Contents-only policies will use the same minimum deductibles that apply to building coverage that does not exceed \$100,000.

Effective June 1, 2014, the following additional deductible options are available for all zones and are applied separately to building and contents coverage:

F - \$1,250

G - \$1,500

DATA ELEMENT: Deductible - Building (Cont'd.)

DESCRIPTION: (Cont'd.)

EDIT CRITERIA: Alphanumeric, see above for acceptable codes.

LENGTH: 1

DEPENDENCIES: Information obtained from Flood Insurance
Application.

SYSTEM FUNCTION: Deductible Discount Analysis
Distribution of Business Reports

REPORTING REQUIREMENT: Required

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DATA ELEMENT: Deductible - Contents

ALIAS: Risk Retention - Contents

ACRONYM: WYO (PMF) DED-CNT-IND

FILE: Policy Master (PMF)
Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

Each loss to insured property is subject to a deductible provision under which the insured bears a portion of the loss before payment is made under the policy.

In the case of reasonable expenses incurred pursuant to the Standard Flood Insurance Policy in the temporary removal of an insured manufactured (mobile) home or insured personal property from the described premises and away from the peril of flood, the amount of the deductible was \$50.00 for policies issued prior to January 1, 1987. For policies issued on or after that date, no deductible is applied to these expenses and they are reimbursed up to an amount equal to the minimum contents deductible.

Under the NFIP, the deductible amounts for claims other than the above are as follows:

1. Policies with effective dates prior to June 1, 1982 - standard deductible amount was \$200.00
2. Policies with effective dates after September 30, 1982 - optional deductible amount of \$3,000.00 became available in Zones V, V1-V30, VE.
3. Standard deductible for policies effective on or after June 1, 1982, but prior to May 1, 1998:
 - a. Except as noted in 3.b, policies with effective dates after June 1, 1982 - standard deductible amount is \$500.

0 - \$500
 - b. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 1992, the following is the standard deductible for Zones A, AE, V, VE, AO, AH:

9 - \$750

DATA ELEMENT: Deductible - Contents (Cont'd.)

DESCRIPTION: (Cont'd.)

4. Standard deductible on or after May 1, 1998:
 - a. Except as noted in 4.b, policies with effective dates after June 1, 1982, and prior to October 1, 2009 - standard deductible amount is \$500. The \$500 (code 0) will no longer be available, effective October 1, 2009.
0 - \$500
 - b. For policies rated using Pre-FIRM rates with effective dates on or after May 1, 1998, and prior to October 1, 2009, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:
1 - \$1,000

The standard deductible for any policy issued or renewed for a property located in Zone AR or AR dual zone using the AR Pre-FIRM rate is the subsidized policy deductible. The standard deductible of \$500 is available only to those policies rated using actuarial rates. The \$500 standard deductible will not be available, effective October 1, 2009.
 - c. For policies rated using Pre-FIRM rates with effective dates on or after October 1, 2009, the following is the standard deductible for Zones A, AE, V, VE, AO, AH, AR, and AR dual zones:
2 - \$2,000
 - d. Except as noted in 4.c, policies with effective dates on or after October 1, 2009 - standard deductible amount is \$1,000.
1 - \$1,000
5. After April 1, 1984, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage:
1 - \$1,000 3 - \$3,000 5 - \$5,000
2 - \$2,000 4 - \$4,000
6. After May 1, 2003, the following additional deductible options were made available for all zones and are applied separately to building and contents coverage for Non-residential policies only. RCBAP policies will be allowed deductible options A and D only.
A - \$10,000 C - \$20,000 E - \$50,000
B - \$15,000 D - \$25,000

DATA ELEMENT: Deductible - Contents (Cont'd.)

DESCRIPTION: (Cont'd.)

NOTE: Other Residential policies, effective on or after May 1, 2003, and prior to May 1, 2004, will be allowed deductible options A, B, C, D, or E. Effective May 1, 2004, Other Residential policies will not be allowed to use the new deductible options.

7. On or after June 1, 2014, minimum deductibles have been revised based on Section 100210 of BW-12 as follows:

Full-Risk Rated Policies

- Policies rated with full-risk rates (Post-FIRM, Pre-FIRM elevation-rated, and all X-zone rated policies) or in AR, AR dual or A99 zones will have a minimum deductible of \$1,000 for building coverage and \$1,000 for contents coverage if the building coverage does not exceed \$100,000.
- Policies rated with full-risk rates or in AR, AR dual or A99 zones will have a minimum deductible of \$1,250 for building coverage and \$1,250 for contents coverage if the building coverage exceeds \$100,000.

Pre-FIRM Subsidized Policies

- Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of \$1,500 for building or contents coverage if the building coverage does not exceed \$100,000.
- Policies rated with Pre-FIRM subsidized rates will have a minimum deductible of \$2,000 for building or contents coverage if the building coverage exceeds \$100,000.

Contents-Only Policies

- Contents-only policies will use the same minimum deductibles that apply to building coverage that does not exceed \$100,000.

Effective June 1, 2014, the following additional deductible options are available for all zones and are applied separately to building and contents coverage:

F - \$1,250 G - \$1,500

DATA ELEMENT: Deductible - Contents (Cont'd.)

DESCRIPTION: (Cont'd.)

EDIT CRITERIA: Alphanumeric, see above for acceptable codes.

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Deductible Discount Analysis
Distribution of Business Reports

REPORTING REQUIREMENT: Required

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DATA ELEMENT: Primary Residence Indicator

ALIAS: Primary Residence ID

ACRONYM: Direct (PMF) Primary-Res-Indicator
WYO (PMF) PRINCIPAL

FILE: Policy Master (PMF)
Claims Master (CMF)
Recertification Master (RCMF)
Actuarial (APOL)

DESCRIPTION:

Indicates whether or not the insured building/condominium unit is the primary residence of the insured.

A single-family dwelling/condominium unit qualifies as the primary residence of the insured provided that, at the time of loss, the named insured or the named insured's spouse has lived in the dwelling for either (1) 80 percent of the 365 days immediately preceding the loss, or (2) 80 percent of the period of ownership of the insured dwelling, if ownership is less than 365 days.

Effective June 1, 2014, the NFIP defines primary residence to be a building that will be lived in by the insured or the insured's spouse for more than 50 percent of the 365 days following the policy effective date.

EDIT CRITERIA: Alpha, Acceptable Values:

Y - Primary Residence of Insured
N - Non-Primary Residence

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Determination of basis for claims settlement

REPORTING REQUIREMENT: Required

NOTE: Per amendment HR5740 Section 2, a 25 percent rate increase will be effective for non-primary residences as of January 1, 2013. Policies falling under this new requirement will be identified as all Single-family occupancies and 2-4 Family and Other-Residential occupancies insured as unit owner policies in the condominium form of ownership.

DATA ELEMENT: Replacement Cost Indicator

ALIAS: Claims Settlement Basis

ACRONYM: WYO (CMF) R-COST-IND

FILE: Claims Master (CMF)
Actuarial (APOL)

DESCRIPTION:

This indicates whether the building claim was settled on a replacement cost basis. In the context of a claims settlement, replacement cost is the estimated cost to replace the damaged portion of the building without regard to depreciation. Replacement cost coverage is available under the building coverage for a single-family dwelling provided that the dwelling is the principal residence of the insured. Exceptions to this availability are manufactured (mobile) homes or travel trailers, unless they are double-wide, and appurtenant buildings.

Replacement cost is not market value, and it does not include the cost of the land. It is strictly the estimated cost to reconstruct the building.

EDIT CRITERIA: Alpha, Acceptable Values:

R - Replacement Cost basis
A - Actual Cash Value basis

LENGTH: 1

DEPENDENCIES: Information is to be obtained from the adjuster's report.

SYSTEM FUNCTION: Reconciles claims paid with actual cash value of damage amount.

REPORTING REQUIREMENT: Required

DATA ELEMENT: Subsidized Rated Indicator

ALIAS: None

ACRONYM: (PMF) SUBRATE_IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates if a policy was subsidized rated.

EDIT CRITERIA: Alpha, acceptable values:

E - Emergency Program (based on Program Type)
N - Not subsidized
P - Pre-FIRM subsidized

LENGTH: 1

DEPENDENCIES: Information is obtained from the Flood Insurance Application.

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for new business and renewals with policy effective dates on or after June 1, 2014.

NOTE:

- Policies with policy effective dates prior to June 1, 2014 can report blank.
- Policies with policy effective dates on or after June 1, 2014 must report 'E', 'N' or 'P'.

DATA ELEMENT: Total Amount of Insurance - Building

ALIAS: Building Coverage

ACRONYM: (PMF) T-COV-BLD

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Amount in hundreds of dollars of building coverage purchased for the property. It is the sum of basic limits coverage purchased and additional limits coverage, if purchased. Additional limits are available only if the community in which the property is located is in the Regular Program. Maximum total amounts of coverage for policies other than Residential Condominium Building Association Policy, Preferred Risk Policy, and Group Flood Insurance Policy are:

Emergency Program:

Single-Family Dwelling	\$ 35,000
Two- to Four-Family Dwelling	\$ 35,000
Other Residential	\$100,000
Nonresidential	\$100,000

Regular Program:

Single-Family Dwelling	\$250,000
Two- to Four-Family Dwelling	\$250,000
Other Residential	\$500,000 (effective June 1, 2014)
Nonresidential	\$500,000

The Residential Condominium Building Association Policy has coverage available not to exceed the single-family limit amount times the total number of residential units.

Preferred Risk Policy (PRP)

There are various levels of coverage that may be chosen for a Preferred Risk Policy. The coverage amounts for each option are fixed and cannot vary (with the exception of Other Residential and Non-residential building/contents coverage combinations) and include both building and contents coverage combinations and contents-only coverage.

PRP Residential building coverage amounts:

Single Family, 2-4 Family:

\$20,000	\$ 75,000	\$150,000
\$30,000	\$100,000	\$200,000
\$50,000	\$125,000	\$250,000

DATA ELEMENT: Total Amount of Insurance - Building (Cont'd)

DESCRIPTION: (Cont'd.)

PRP Other Residential building coverage amounts:

Prior to June 1, 2014:

\$ 20,000	\$ 75,000	\$150,000
\$ 30,000	\$100,000	\$200,000
\$ 50,000	\$125,000	\$250,000

Effective on or after June 1, 2014:

\$ 20,000	\$ 75,000	\$150,000	\$300,000
\$ 30,000	\$100,000	\$200,000	\$400,000
\$ 50,000	\$125,000	\$250,000	\$500,000

Other Residential building coverage will be allowed for policies effective on or after May 1, 2008.

PRP Non-residential building coverage amounts:

Effective on or after May 1, 2004, and prior to May 1, 2008:

\$ 50,000	\$200,000	\$350,000
\$100,000	\$250,000	\$400,000
\$150,000	\$300,000	\$500,000

Effective on or after May 1, 2008:

\$ 50,000	\$200,000	\$350,000	\$500,000
\$100,000	\$250,000	\$400,000	
\$150,000	\$300,000	\$450,000	

Group Flood Insurance Policy (GFIP)

Effective October 1, 2013, the limit of coverage for Group Flood Insurance Policy (GFIP) existing and new policies issued under the Individual and Households Program (IHP) is \$32,400.

NOTE: Under the Individual and Family Grant (IFG) program, which ended October 14, 2002, the limit was \$15,800 and applicable to disasters declared on or after October 1, 2004, through September 30, 2005.

DATA ELEMENT: Total Amount of Insurance - Building (Cont'd)

DESCRIPTION: (Cont'd.)

EDIT CRITERIA: Positive numeric in hundreds of dollars; cannot exceed program limits.

LENGTH: 8

DEPENDENCIES: Information is obtained from the Flood Insurance Application or sum of basic and additional coverages.

SYSTEM FUNCTION: Premium Computation
Insurance to Value Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: Total Amount of Insurance - Contents

ALIAS: Contents Coverage

ACRONYM: (PMF) T-COV-CONT

FILE: Policy Master (PMF)
Actuarial (APOL)

DESCRIPTION:

Amount of coverage in hundreds of dollars purchased for the contents. It is the sum of basic limits coverage purchased and additional limits coverage, if purchased. Additional limits are available only if the community in which the property is located is in the Regular Program.

Maximum total amounts of coverage for policies other than the Preferred Risk Policy and Group Flood Insurance Policy are:

Emergency Program:

Residential	\$ 10,000
Nonresidential	\$100,000

Regular Program:

Residential	\$100,000
Nonresidential	\$500,000

Preferred Risk Policy (PRP)

There are various levels of coverage that may be chosen for a Preferred Risk Policy (PRP). The coverage amounts for each option are fixed and cannot vary (with the exception of Other Residential and Non-residential building/contents coverage combinations) and include both building and contents coverage combinations and contents-only coverage. Effective May 1, 2004, contents-only coverage will be available for PRP policies. Contents-only policies are not available for contents located in basement only. Individual residential condominium unit owners in non-residential condominium buildings are only eligible for contents coverage.

PRP Residential contents coverage amounts:

Effective prior to May 1, 2004 (Single Family, 2-4 Family):

\$ 5,000	\$18,000	\$38,000
\$ 8,000	\$25,000	\$50,000
\$12,000	\$30,000	\$60,000

Effective on or after May 1, 2004 (Single Family, 2-4 Family, Other Residential):

\$ 8,000	\$30,000	\$ 60,000
\$12,000	\$40,000	\$ 80,000
\$20,000	\$50,000	\$100,000

DATA ELEMENT: Total Amount of Insurance - Contents (Cont'd)

DESCRIPTION: (Cont'd)

PRP Non-residential contents coverage amounts:

Effective on or after May 1, 2004, and prior to May 1, 2008:

\$ 50,000	\$200,000	\$350,000
\$100,000	\$250,000	\$400,000
\$150,000	\$300,000	\$500,000

Effective on or after May 1, 2008:

\$ 50,000	\$200,000	\$350,000	\$500,000
\$100,000	\$250,000	\$400,000	
\$150,000	\$300,000	\$450,000	

Group Flood Insurance Policy (GFIP)

- Effective October 1, 2013, the limit of coverage for Group Flood Insurance Policy (GFIP) existing and new policies issued under the Individual and Households Program (IHP) is \$32,400.
-

Building and contents coverage is available for building owners and contents-only coverage is available for renters.

EDIT CRITERIA: Positive numeric in hundreds of dollars; cannot exceed program limits.

LENGTH: 5

DEPENDENCIES: Information is obtained from the Flood Insurance Application or sum of basic and additional coverages.

SYSTEM FUNCTION: Premium Computation
Insurance to Value Analysis

REPORTING REQUIREMENT: Required

DATA ELEMENT: Valid Policy Indicator

ALIAS: None

ACRONYM: (PMF) VALPOL_IND

FILE: Policy Master (PMF)

DESCRIPTION:

Indicates that a duplicate policy, SRL policy, or PRP Repetitive Loss policy is valid.

If a policy is identified as a duplicate policy, a PRP Repetitive Loss property, or a SRL property, then this indicator can be used to identify the policy as not being a duplicate policy, SRL policy, or PRP Repetitive Loss policy if appropriate.

If policy is identified as a duplicate policy and receives error PL004200, value "1" can be selected to remove the error if it is not a duplicate policy.

EDIT CRITERIA: Alphanumeric, acceptable values:

- 0 - Default
- 1 - Not a duplicate policy
- 2 - Not a PRP Repetitive Loss property
- 3 - Not an SRL property

LENGTH: 1

DEPENDENCIES: None

SYSTEM FUNCTION: Coverage

REPORTING REQUIREMENT: Required for policies with policy effective dates on or after June 1, 2014.

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DEDUCTIBLE - BUILDING

<u>DESCRIPTION</u>	<u>CODE</u>
\$ 500	0
\$ 1,000	1
\$ 2,000	2
\$ 3,000	3
\$ 4,000	4
\$ 5,000	5
\$ 750	9
\$10,000	A
\$15,000	B
\$20,000	C
\$25,000	D
\$50,000	E
\$ 1,250	F
\$ 1,500	G

DEDUCTIBLE - CONTENTS

<u>DESCRIPTION</u>	<u>CODE</u>
\$ 500	0
\$ 1,000	1
\$ 2,000	2
\$ 3,000	3
\$ 4,000	4
\$ 5,000	5
\$ 750	9
\$10,000	A
\$15,000	B
\$20,000	C
\$25,000	D
\$50,000	E
\$ 1,250	F
\$ 1,500	G

DIAGRAM NUMBER

Refer to the Flood Insurance Manual - Lowest Floor Guide Section.

<u>DESCRIPTION</u>	<u>CODE</u>
Build Diagram #1 (includes Diagrams 1A and 1B to distinguish raised slabs or stem walls from standard slab on grade)	1
Building Diagram #2	2
Building Diagram #3	3
Building Diagram #4	4
Building Diagram #5	5
Building Diagram #6	6
Building Diagram #7	7
Building Diagram #8	8
Building Diagram #9 (subgrade crawlspace)	9

DURATION BUILDING WILL NOT BE HABITABLE

<u>DESCRIPTION</u>	<u>CODE</u>
0-2 days	1
3-7 days	2
2-4 weeks	3
1-2 months	4
More than 2 months	5

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PRIMARY RESIDENCE INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Primary Residence of Insured	Y
Non-Primary Residence	N

PROPERTY PURCHASE INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
No	N
Yes	Y

REGULAR/EMERGENCY PROGRAM INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Emergency Program	E
Regular Program	R

RENTAL PROPERTY INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
No	N
Yes	Y

REPETITIVE LOSS TARGET GROUP INDICATOR

(cancelled effective October 1,2013 - renamed to SRL Property Indicator)

<u>DESCRIPTION</u>	<u>CODE</u>
Repetitive Loss Target Group Policy	Y
Not a Repetitive Loss Target Group Policy	N or Blank

REPLACEMENT COST INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Replacement Cost Basis	R
Actual Cash Value Basis	A

RISK RATING METHOD

<u>DESCRIPTION</u>	<u>CODE</u>
Manual	1
Specific	2
Alternative	3
V-Zone Risk Factor Rating Form	4
Underinsured Condominium Master Policy	5
Provisional	6
Preferred Risk Policy	7
Tentative	8
MPPP Policy	9
Optional Post-1981 V Zone	A

RISK RATING METHOD (Cont'd.)

Pre-FIRM Elevation Rated Flood Insurance Manual	B
FEMA Pre-FIRM Special Rates	E
Leased Federal Properties	F
Group Flood Insurance Policy	G
Preferred Risk Policy (A PRP issued in the 1st year of PRP Eligibility under the PRP Eligibility Extension)	P
Preferred Risk Policy (subsequent renewals beginning with 2nd year of PRP Eligibility under the PRP Eligibility Extension)	Q
FEMA Special Rates	S
Severe Repetitive Loss Properties (effective October 1, 2013, code no longer valid)	T
Pre-FIRM Elevation Rated Specific Rates	W

SPECIAL EXPENSE TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Engineering expense	1
Cost to establish coverage or property value	2
Legal expense	3
Cost of appraisal	4

SRL PROPERTY INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
No	N
Yes	Y

STATE-OWNED PROPERTY

<u>DESCRIPTION</u>	<u>CODE</u>
State-Owned	Y
Not State-Owned	N

SUBSIDIZED RATED INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Not Subsidized	N
Emergency Program (based on program type)	E
Pre-FIRM subsidized	P

SUBSTANTIAL IMPROVEMENT INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Repair, reconstruction, or improvement costs equaled or exceeded 50 percent of market value of building before it was damaged or improved	Y
No alterations meeting criterion above	N

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TENANT BUILDING COVERAGE INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
No	N
Yes	Y

TENANT INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
No	N
Yes	Y

VALID POLICY INDICATOR

<u>DESCRIPTION</u>	<u>CODE</u>
Default	0
No Duplicate policy	1
No PRP Repetitive Loss property	2
No SRL property	3

VALUE OF BUILDING ITEMS SUBJECT TO POLICY EXCLUSIONS (ACV)

<u>DESCRIPTION</u>	<u>CODE</u>
Less than \$1,000	1
\$1,000 - \$2,000	2
\$2,001 - \$5,000	3
\$5,001 - \$10,000	4
\$10,001 - \$20,000	5
More than \$20,000	6

VALUE OF CONTENTS ITEMS SUBJECT TO POLICY EXCLUSIONS (ACV)

<u>DESCRIPTION</u>	<u>CODE</u>
Less than \$1,000	1
\$1,000 - \$2,000	2
\$2,001 - \$5,000	3
\$5,001 - \$10,000	4
\$10,001 - \$20,000	5
More than \$20,000	6

WAITING PERIOD TYPE

<u>DESCRIPTION</u>	<u>CODE</u>
Loan Closing	C
Map Revision	M
No Waiting Period	N
Standard	S

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11 New Business

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (11A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure/Crawlspace Type	1	222
Condominium Indicator	1	223
State-Owned Property	1	224
Building in Course of Construction Indicator	1	225
Deductible - Building	1	226
Deductible - Contents	1	227
Elevated Building Indicator	1	228
Obstruction Type	2	229-230
Location of Contents Indicator	1	231
Original Construction Date/Substantial Improvement Date	8	232-239
Post-FIRM Construction Indicator	1	240
Elevation Difference	4	241-244
Floodproofed Indicator	1	245
Total Amount of Insurance - Building	8	246-253
Total Amount of Insurance - Contents	5	254-258
Total Calculated Premium	7	259-265
Risk Rating Method	1	266
Policy Term Indicator	1	267
Premium Payment Indicator	1	268
New/Rollover/Transfer Indicator	1	269
Filler	8	270-277
Insurance to Value Ratio Indicator	1	278
Elevation Certificate Indicator	1	279
1981 Post-FIRM V Zone Certification Ind.	1	280

The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008.

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11 New Business (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Filler	3	281-283
Insured Last Name	25	284-308
Insured First Name	25	309-333
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Filler	3	337-339
Expense Constant	3	340-342
Primary Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE) (Rating Map Info.)	6	360-365
SRL Property Indicator	1	366
Lowest Adjacent Grade	6	367-372
Diagram Number	1	373
Elevation Certification Date	8	374-381
Basic Building Rate WYO	5	382-386
Additional Building Rate WYO	5	387-391
Basic Contents Rate WYO	5	392-396
Additional Contents Rate WYO	5	397-401
ICC Premium WYO	3	402-404
Probation Surcharge Amount WYO	3	405-407
Deductible Percentage WYO	4	408-411
Repetitive Loss ID Number	7	412-418
Reserved for NFIP Use	39	419-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Use Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Federal Policy Fee	5	542-546
Additions/Extensions Indicator	1	547
Application Date	8	548-555
Building Purpose Type	1	556
Business Property Indicator	1	557
Enclosure Type	1	558
Number of Elevators	2	559-560
Premium Receipt Date	8	561-568
Property Purchase Date	8	569-576

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11 New Business (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
Reserved for NFIP Use2	106	595-700

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15 Policy Reinstatement With Policy Changes

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (15A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure/Crawlspace Type	1	222
Condominium Indicator	1	223
State-Owned Property	1	224
Building in Course of Construction Indicator	1	225
Deductible - Building	1	226
Deductible - Contents	1	227
Elevated Building Indicator	1	228
Obstruction Type	2	229-230
Location of Contents Indicator	1	231
Original Construction Date/Substantial Improvement Date	8	232-239
Post-FIRM Construction Indicator	1	240
Elevation Difference	4	241-244
Floodproofed Indicator	1	245
Total Amount of Insurance - Building	8	246-253
Total Amount of Insurance - Contents	5	254-258
Reinstatement Premium	9	259-267
Risk Rating Method	1	268
Policy Term Indicator	1	269
Premium Payment Indicator	1	270
■ New/Rollover/Transfer Indicator	1	271
Endorsement Effective Date	8	272-279
Insurance to Value Ratio Indicator	1	280
Elevation Certificate Indicator	1	281
1981 Post-FIRM V Zone Certification Ind.	1	282
■ Filler	3	283-285

The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008.

15 Policy Reinstatement With Policy Changes (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Insured Last Name	25	286-310
Insured First Name	25	311-335
Name Format Indicator	1	336
CRS Classification Credit Percentage	2	337-338
Filler	5	339-343
Expense Constant	3	344-346
Primary Residence Indicator	1	347
Replacement Cost	10	348-357
Lowest Floor Elevation (LFE)	6	358-363
Base Flood Elevation (BFE) (Rating Map Info.)	6	364-369
SRL Property Indicator	1	370
Lowest Adjacent Grade	6	371-376
Diagram Number	1	377
Elevation Certification Date	8	378-385
Basic Building Rate WYO	5	386-390
Additional Building Rate WYO	5	391-395
Basic Contents Rate WYO	5	396-400
Additional Contents Rate WYO	5	401-405
ICC Premium WYO	3	406-408
Probation Surcharge Amount WYO	3	409-411
Deductible Percentage WYO	4	412-415
Repetitive Loss ID Number	7	416-422
Reserved for NFIP Use	35	423-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Use Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Reinstatement Federal Policy Fee	7	542-548
Additions/Extensions Indicator	1	549
Application Date	8	550-557
Building Purpose Type	1	558
Business Property Indicator	1	559
Enclosure Type	1	560
Number of Elevators	2	561-562
Premium Receipt Date	8	563-570
Property Purchase Date	8	571-578
Property Purchase Indicator	1	579

15 Policy Reinstatement With Policy Changes (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Rental Property Indicator	1	580
Reinstatement Reserve Fund Assessment	10	581-590
Filler	1	591
Tenant Indicator	1	592
Tenant Building Coverage Indicator	1	593
Waiting Period Type	1	594
Mitigation Offer Indicator	1	595
Policy Assignment Type	1	596
Subsidized Rated Indicator	1	597
Valid Policy Indicator	1	598
Reserved for NFIP Use2	102	599-700

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17 Renewal

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (17A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure/Crawlspace Type	1	222
Condominium Indicator	1	223
State-Owned Property	1	224
Building in Course of Construction Indicator	1	225
Deductible - Building	1	226
Deductible - Contents	1	227
Elevated Building Indicator	1	228
Obstruction Type	2	229-230
Location of Contents Indicator	1	231
Original Construction Date/Substantial Improvement Date	8	232-239
Post-FIRM Construction Indicator	1	240
Elevation Difference	4	241-244
Floodproofed Indicator	1	245
Total Amount of Insurance - Building	8	246-253
Total Amount of Insurance - Contents	5	254-258
Total Calculated Premium	7	259-265
Risk Rating Method	1	266
Policy Term Indicator	1	267
Premium Payment Indicator	1	268
Filler	9	269-277
Insurance to Value Ratio Indicator	1	278
Elevation Certificate Indicator	1	279
1981 Post-FIRM V Zone Certification Ind.	1	280
Filler	3	281-283

The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008.

17 Renewal (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Insured Last Name	25	284-308
Insured First Name	25	309-333
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Filler	3	337-339
Expense Constant	3	340-342
Primary Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE) (Rating Map Info.)	6	360-365
SRL Property Indicator	1	366
Lowest Adjacent Grade	6	367-372
Diagram Number	1	373
Elevation Certification Date	8	374-381
Basic Building Rate WYO	5	382-386
Additional Building Rate WYO	5	387-391
Basic Contents Rate WYO	5	392-396
Additional Contents Rate WYO	5	397-401
ICC Premium WYO	3	402-404
Probation Surcharge Amount WYO	3	405-407
Deductible Percentage WYO	4	408-411
Repetitive Loss ID Number	7	412-418
Reserved for NFIP Use	39	419-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Use Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Federal Policy Fee	5	542-546
Additions/Extensions Indicator	1	547
Application Date	8	548-555
Building Purpose Type	1	556
Business Property Indicator	1	557
Enclosure Type	1	558
Number of Elevators	2	559-560
Premium Receipt Date	8	561-568
Property Purchase Date	8	569-576
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586

17 Renewal (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
Reserved for NFIP Use2	106	595-700

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20 Endorsement

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (20A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure/Crawlspace Type	1	222
Condominium Indicator	1	223
State-Owned Property	1	224
Building in Course of Construction Indicator	1	225
Deductible - Building	1	226
Deductible - Contents	1	227
Elevated Building Indicator	1	228
Obstruction Type	2	229-230
Location of Contents Indicator	1	231
Original Construction Date/Substantial Improvement Date	8	232-239
Post-FIRM Construction Indicator	1	240
Elevation Difference	4	241-244
Floodproofed Indicator	1	245
Total Amount of Insurance - Building	8	246-253
Total Amount of Insurance - Contents	5	254-258
Endorsement Premium Amount	7	259-265
Risk Rating Method	1	266
Policy Term Indicator	1	267
Premium Payment Indicator	1	268
■ New/Rollover/Transfer Indicator	1	269
Endorsement Effective Date	8	270-277
Insurance to Value Ratio Indicator	1	278
Elevation Certificate Indicator	1	279
1981 Post-FIRM V Zone Certification Ind.	1	280
■ Filler	3	281-283

The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008.

20 Endorsement (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Insured Last Name	25	284-308
Insured First Name	25	309-333
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Filler	3	337-339
Expense Constant	3	340-342
Primary Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE) (Rating Map Info.)	6	360-365
SRL Property Indicator	1	366
Lowest Adjacent Grade	6	367-372
Diagram Number	1	373
Elevation Certification Date	8	374-381
Basic Building Rate WYO	5	382-386
Additional Building Rate WYO	5	387-391
Basic Contents Rate WYO	5	392-396
Additional Contents Rate WYO	5	397-401
ICC Premium WYO	3	402-404
Probation Surcharge Amount WYO	3	405-407
Deductible Percentage WYO	4	408-411
Repetitive Loss ID Number	7	412-418
Reserved for NFIP Use	39	419-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Use Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Federal Policy Fee	5	542-546
Additions/Extensions Indicator	1	547
Application Date	8	548-555
Building Purpose Type	1	556
Business Property Indicator	1	557
Enclosure Type	1	558
Number of Elevators	2	559-560
Premium Receipt Date	8	561-568
Property Purchase Date	8	569-576
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586

20 Endorsement (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
Reserved for NFIP Use2	106	595-700

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23 Policy Correction

<u>Record A</u>	<u>Field Length</u>	<u>Record Position</u>
Transaction Code (23A)	3	1-3
Transaction Date	8	4-11
WYO Prefix Code	5	12-16
Policy Number	10	17-26
Policy Effective Date	8	27-34
Policy Expiration Date	8	35-42
Name or Descriptive Information Indicator	1	43
Property Beginning Street Number	10	44-53
Property Address 1	50	54-103
Property Address 2	50	104-153
Property City	30	154-183
Property State	2	184-185
Property ZIP Code	9	186-194
Case File Number for Disaster Assistance	9	195-203
Coverage Required for Disaster Assistance	1	204
Community Identification Number (Rating Map Info.)	6	205-210
Map Panel Number (Rating Map Info.)	4	211-214
Map Panel Suffix (Rating Map Info.)	1	215
Regular/Emergency Program Indicator	1	216
Flood Risk Zone (Rating Map Info.)	3	217-219
Occupancy Type	1	220
Number of Floors (Including Basement)/ Building Type	1	221
Basement/Enclosure/Crawlspace Type	1	222
Condominium Indicator	1	223
State-Owned Property	1	224
Building in Course of Construction Indicator	1	225
Deductible - Building	1	226
Deductible - Contents	1	227
Elevated Building Indicator	1	228
Obstruction Type	2	229-230
Location of Contents Indicator	1	231
Original Construction Date/Substantial Improvement Date	8	232-239
Post-FIRM Construction Indicator	1	240
Elevation Difference	4	241-244
Floodproofed Indicator	1	245
Total Amount of Insurance - Building	8	246-253
Total Amount of Insurance - Contents	5	254-258
Premium (incremental adjustment to Total Calculated Premium or Endorsement Premium)	7	259-265
Risk Rating Method	1	266
Policy Term Indicator	1	267
Premium Payment Indicator	1	268
■ New/Rollover/Transfer Indicator	1	269
Endorsement Effective Date	8	270-277
Insurance to Value Ratio Indicator	1	278
Elevation Certificate Indicator	1	279
■ 1981 Post-FIRM V Zone Certification Ind.	1	280
■ Filler	3	281-283

The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008

23 Policy Correction (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Insured Last Name	25	284-308
Insured First Name	25	309-333
Name Format Indicator	1	334
CRS Classification Credit Percentage	2	335-336
Filler	3	337-339
Expense Constant	3	340-342
Primary Residence Indicator	1	343
Replacement Cost	10	344-353
Lowest Floor Elevation (LFE)	6	354-359
Base Flood Elevation (BFE) (Rating Map Info.)	6	360-365
SRL Property Indicator	1	366
Lowest Adjacent Grade	6	367-372
Diagram Number	1	373
Elevation Certification Date	8	374-381
Basic Building Rate WYO	5	382-386
Additional Building Rate WYO	5	387-391
Basic Contents Rate WYO	5	392-396
Additional Contents Rate WYO	5	397-401
ICC Premium WYO	3	402-404
Probation Surcharge Amount WYO	3	405-407
Deductible Percentage WYO	4	408-411
Repetitive Loss ID Number	7	412-418
Reserved for NFIP Use	39	419-457
Original Submission Month	6	458-463
Rejected Transaction Control Number	6	464-469
Sort Sequence Key	1	470
Reserved for WYO Company Use	30	471-500
Building Construction Date Type	1	501
Building over Water Type	1	502
Condominium Form of Ownership Indicator	1	503
Building Use Type	2	504-505
Grandfathering Type Code	1	506
Current Map Info - Community ID Number	6	507-512
Current Map Info - Map Panel Number	4	513-516
Current Map Info - Map Panel Suffix	1	517
Current Map Info - Flood Risk Zone	3	518-520
Current Map Info - BFE (Base Flood Elevation)	6	521-526
Prior Policy Number	10	527-536
Condominium Master Policy Units	5	537-541
Federal Policy Fee	5	542-546
Additions/Extensions Indicator	1	547
Application Date	8	548-555
Building Purpose Type	1	556
Business Property Indicator	1	557
Enclosure Type	1	558
Number of Elevators	2	559-560
Premium Receipt Date	8	561-568
Property Purchase Date	8	569-576
Property Purchase Indicator	1	577
Rental Property Indicator	1	578
Reserve Fund Assessment	8	579-586

23 Policy Correction (Cont'd.)

<u>Record A (Cont'd.)</u>	<u>Field Length</u>	<u>Record Position</u>
Filler	1	587
Tenant Indicator	1	588
Tenant Building Coverage Indicator	1	589
Waiting Period Type	1	590
Mitigation Offer Indicator	1	591
Policy Assignment Type	1	592
Subsidized Rated Indicator	1	593
Valid Policy Indicator	1	594
Reserved for NFIP Use2	106	595-700

III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS

Data Element	R ¹ I ²	S ³	\$¢ ⁴ \$/100 ⁶	Picture
Actual Salvage Recovery	I	S	\$¢	9(10)V99
Actual Salvage Recovery Date	R	-	-	9(8)YYYYMMDD
Additional Building Rate WYO	R	-	-	9(2)V999
Additional Contents Rate WYO	R	-	-	9(2)V999
■ Additions/Extensions Indicator	R	-	-	X
■ Alteration Date	R	-	-	9(8)YYYYMMDD
■ Application Date	R	-	-	9(8)YYYYMMDD
Base Flood Elevation (BFE) (Rating Map Info.)	R	S	-	S9(5)V9
Basement/Enclosure/Crawlspace Type	R	-	-	X
Basic Building Rate WYO	R	-	-	9(2)V999
Basic Contents Rate WYO	R	-	-	9(2)V999
Building Claim Payment (ACV or RCV)	I	S	\$¢	S9(10)V99
Building Claim Payment Recovery	I	S	\$¢	S9(10)V99
Building Construction Date Type	R	-	-	X
Building Damage Subject to Policy Exclusions (ACV)	R	-	-	X
Building in Course of Construction Indicator	R	-	-	X
■ Building over Water Type	R	-	-	X
■ Building Purpose Type	R	-	-	X
■ Building Use Type	R	-	-	XX
■ Business Property Indicator	R	-	-	X
Cancellation/Voidance Reason	R	-	-	XX
Case File Num. for Disaster Assistance	R	-	-	X(9)
Catastrophe Number	R	-	-	9(3)
Cause of Loss	R	-	-	X
Claim/Loss Closed Date	R	-	-	9(8)YYYYMMDD
Claim/Loss Reopen Date	R	-	-	9(8)YYYYMMDD
Claim Closed w/o Pymt. Reason - Bldg.	R	-	-	XX
Claim Closed w/o Pymt. Reason - Cont.	R	-	-	XX
Claim Closed w/o Pymt. Reason - ICC	R	-	-	XX
Coinsurance Claim Settlement Indicator	R	-	-	X
Community Identification Number (Rating Map Info.)	R	-	-	X(6)
Condominium Form of Ownership Indicator	R	-	-	X
■ Condominium Indicator	R	-	-	X
■ Condominium Master Policy Units	R	-	-	9(5)
Contents Claim Payment (ACV)	I	S	\$¢	S9(7)V99
Contents Claim Payment Recovery	I	S	\$¢	S9(7)V99
Contents Damage Subj. to Policy Exclusions (ACV)	R	-	-	X
Coverage Req. for Disaster Assistance	R	-	-	X
CRS Classification Credit Percentage	R	-	-	9(2)
Current Map Info - Base Flood Elevation (BFE)	R	S	-	S9(5)V9
Current Map Info - Community Identification Number	R	-	-	X(6)
Current Map Info - Flood Risk Zone	R	-	-	X(3)
Current Map Info - Map Panel Number	R	-	-	X(4)
Current Map Info - Map Panel Suffix	R	-	-	X
■ Current Map Info - Prior Policy Number (renamed)	R	-	-	X(10)
Damage - Appurtenant (ACV)	R	-	\$	9(7)

¹R - Replacement Value
²I - Incremental Value
³S - Signed Data Element
⁴\$¢ - Dollars and Cents
⁵\$ - Whole Dollars
⁶\$/100 - Hundreds of Dollars

III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS (Cont'd.)

Data Element	R ¹ I ²	S ³	\$ ⁴ \$/100 ⁶	Picture
Damage - Main (ACV)	R	-	\$	9(10)
Damage to Contents - Appurtenant (ACV)	R	-	\$	9(7)
Damage to Contents - Main (ACV)	R	-	\$	9(7)
Date of Loss	Key	-	-	9(8)YYYYMMDD
Deductible - App. to Bldg. Claim Pymt.	R	-	-	X
Deductible - App. to Cont. Claim Pymt.	R	-	-	X
Deductible - Building	R	-	-	X
Deductible - Contents	R	-	-	X
Deductible Percentage WYO	R	-	-	9V999
Diagram Number	R	-	-	X
Duration Bldg. Will Not Be Habitable	R	-	-	X
Duration of Flood Waters in Bldg.	R	-	-	9(3) Hours
Elevated Bldg. Indicator	R	-	-	X
Elevation Certificate Indicator	R	-	-	X
Elevation Certification Date	R	-	-	9(8)YYYYMMDD
Elevation Difference	R	S	-	S9(4)
Enclosure Type	R	-	-	X
Endorsement Effective Date	R	-	-	9(8)YYYYMMDD
Endorsement Premium Amount	I	S	\$	S9(7)
Expense Constant	R	-	\$	9(3)
Expense of Contents Removal	R	-	\$	9(4)
Expense of Manufactured (Mobile) Home Removal	R	-	\$	9(4)
Exterior Wall Structure Type	R	-	-	X
Exterior Wall Surface Treatment	R	-	-	X
Factors Related to Cause of Loss	R	-	-	X
Federal Policy Fee	I	S	\$	S9(5)
Federal Policy Fee - Refunded	I	S	\$¢	S9(5)V99
Final Payment Indicator - Bldg.	R	-	-	X
Final Payment Indicator - Cont.	R	-	-	X
Final Payment Indicator - ICC	R	-	-	X
First Lender City	R	-	-	X(30)
First Lender Loan Number	R	-	-	X(15)
First Lender Name	R	-	-	X(30)
First Lender State	R	-	-	X(2)
First Lender Street Address	R	-	-	X(50)
First Lender ZIP Code	R	-	-	9(9)
Flood Characteristics	R	-	-	X
Flood Risk Zone (Rating Map Info.)	R	-	-	X(3)
Floodproofed Indicator	R	-	-	X
Foundation Type	R	-	-	XX
Grandfathering Type Code	R	-	-	X
ICC Actual Expense	R	-	-	9(10)
ICC Claim Indicator	R	-	-	X
ICC Claim Payment	I	S	\$¢	S9(5)V99
ICC Claim Payment Recovery	I	S	\$¢	S9(5)V99
ICC Flood Damage Amount - Prior	R	-	-	9(10)
ICC Mitigation Indicator	R	-	-	X
ICC Premium WYO	R	-	\$	9(3)

-
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 - ²I - Incremental Value
 - ³S - Signed Data Element
 - ⁴\$¢ - Dollars and Cents
 - ⁵\$ - Whole Dollars
 - ⁶\$/100 - Hundreds of Dollars

III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS (Cont'd.)

Data Element	R ¹ I ²	S ³	\$ ⁴ \$/100 ⁶	Picture
ICC Prior Date of Loss	R	-	-	9(8)YYYYMMDD
ICC Property Value - Current	R	-	-	9(10)
ICC Property Value - Prior	R	-	-	9(10)
Insurance to Value Ratio Indicator	R	-	-	X
Insured First Name	R	-	-	X(25)
Insured Last Name	R	-	-	X(25)
Location of Contents Indicator	R	-	-	X
Lowest Adjacent Grade	R	S	-	S9(5)V9
Lowest Floor Elevation	R	S	-	S9(5)V9
Mailing City	R	-	-	X(30)
Mailing State	R	-	-	X(2)
Mailing Street Address	R	-	-	X(50)
Mailing ZIP Code	R	-	-	9(9)
Map Panel Number (Rating Map Info.)	R	-	-	X(4)
Map Panel Suffix (Rating Map Info.)	R	-	-	X
Mitigation Offer Indicator	R	-	-	X
Name Format Indicator	R	-	-	X
Name or Descriptive Information Indicator	R	-	-	X
New Date of Loss	Key	-	-	9(8)YYYYMMDD
New Payment Date	Key	-	-	9(8)YYYYMMDD
New Policy Number	Key	-	-	X(10)
New/Rollover/Transfer Indicator	R	-	-	X
Number of Elevators	R	-	-	X(2)
Number of Floors (Including Basement)/ Building Type	R	-	-	X
Obstruction Type	R	-	-	XX
Occupancy Type	R	-	-	X
Old Date of Loss	Key	-	-	9(8)YYYYMMDD
Old Payment Date	Key	-	-	9(8)YYYYMMDD
Old Policy Number	Key	-	-	X(10)
Orig. Const. Date/Substant. Improv. Date	R	-	-	9(8)YYYYMMDD
Original Submission Month	Key	-	-	9(6)YYYYMM
Payment Date	Key	-	-	9(8)YYYYMMDD
Payment Recovery Date	R	-	-	9(8)YYYYMMDD
Policy Assignment Type	R	-	-	X
Policy Effective Date	R	-	-	9(8)YYYYMMDD
Policy Expiration Date	R	-	-	9(8)YYYYMMDD
Policy Number	Key	-	-	X(10)
Policy Term Indicator	R	-	-	X
Policy Termination Date	R	-	-	9(8)YYYYMMDD
Post-FIRM Construction Indicator	R	-	-	X
Premium Payment Indicator	R	-	-	X
Premium Receipt Date	R	-	-	9(8)YYYYMMDD
Primary Residence Indicator	R	-	-	X
Prior Policy Number	R	-	-	X(10)

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⁴\$¢ - Dollars and Cents
⁵\$ - Whole Dollars
⁶\$/100 - Hundreds of Dollars

III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS (Cont'd.)

Data Element	R ¹ I ²	S ³	\$ ⁴ ¢ ⁵ \$/100 ⁶	Picture
Probation Surcharge Amount WYO	R	-	\$	9(3)
Property Beginning Street Number	R	-	-	X(10)
Property City	R	-	-	X(30)
Property Purchase Date	R	-	-	9(8)YYYYMMDD
Property Purchase Indicator	R	-	-	X
Property State	R	-	-	X(2)
Property Street Address	R	-	-	X(50)
Property Value - Appurtenant (ACV)	R	-	\$	9(7)
Property Value - Main (ACV)	R	-	\$	9(10)
Property ZIP Code	R	-	-	9(9)
Regular/Emergency Program Indicator	R	-	-	X

-
- ¹R - Replacement Value
 - ²I - Incremental Value
 - ³S - Signed Data Element
 - ⁴\$[¢] - Dollars and Cents
 - ⁵\$ - Whole Dollars
 - ⁶\$/100 - Hundreds of Dollars

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III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS (Cont'd.)

Data Element	R ¹ I ²	S ³	\$ ⁴ \$/100 ⁶	Picture
Reinstatement Federal Policy Fee	I	S	\$¢	S9(5)V99
Reinstatement Premium	I	S	\$¢	S9(7)V99
Reinstatement Reserve Fund Assessment	I	S	\$¢	S9(8)V99
Rejected Transaction Control Number	Key	-	-	9(6)
Rental Property Indicator	R	-	-	X
Repetitive Loss ID Number	R	-	-	9(7)
**Repetitive Loss Target Group Indicator	R	-	-	X
Replacement Cost	R	-	-	9(10)
Replacement Cost Indicator	R	-	-	X
Reserve - Building	R	-	\$¢	9(10)V99
Reserve - Contents	R	-	\$¢	9(7)V99
Reserve - ICC	R	-	\$¢	9(5)V99
Reserve Fund Assessment	I	S	\$¢	S9(8)
Reserve Fund Assessment - Refunded	I	S	\$¢	S9(8)V99
Risk Rating Method	R	-	-	X
Second Lender City	R	-	-	X(30)
Second Lender Loan Number	R	-	-	X(15)
Second Lender Name	R	-	-	X(30)
Second Lender State	R	-	-	X(2)
Second Lender Street Address	R	-	-	X(50)
Second Lender ZIP Code	R	-	-	9(9)
Sort Sequence Key	Key	-	-	X
Special Expense Amount	I	S	\$¢	S9(7)V99
Special Expense Date	R	-	-	9(8)YYYYMMDD
Special Expense Type	R	-	-	X
SRL Property Indicator	R	-	-	X
State-Owned Property	R	-	-	X
Subrogation	I	S	\$¢	S9(10)V99
Subrogation Recovery Date	R	-	-	9(8)YYYYMMDD
Subsidized Rated Indicator	R	-	-	X
Substantial Improvement Indicator	R	-	-	X
**Taxpayer Identification Number	R	-	-	X(9)
Tenant Building Coverage Indicator	R	-	-	X
Tenant Indicator	R	-	-	X
Total Amt. of Insurance - Building	R	-	\$/100	9(8)
Total Amt. of Insurance - Contents	R	-	\$/100	9(5)
Total Bldg. Damages - Main and Appurtenant (ACV)	R	-	\$	9(10)
Total Bldg. Damages - Main and Appurtenant (RCV)	R	-	\$	9(10)
Total Calculated Premium	R	S	\$	S9(7)
Total Damage to Contents - Main and Appurtenant (ACV)	R	-	\$	9(7)
Total Damage to Contents - Main and Appurtenant (RCV)	R	-	\$	9(7)
Total Expense of Temp. Flood Protection	R	-	\$	9(4)

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- ⁶\$/100 - Hundreds of Dollars

**The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008.

**The Repetitive Loss Target Group Indicator has been renamed to SRL Property Indicator, effective October 1, 2013.

III. LISTING OF DATA ELEMENTS WITH REPORTING SPECIFICATIONS (Cont'd.)

Data Element	R ¹ I ²	S ³	\$¢ ⁴ \$ ⁵ \$/100 ⁶	Picture
Total Premium Refund	I	S	\$¢	S9(7)V99
Total Property Value - Main and Appurtenant (ACV)	R	-	\$	9(10)
Total Property Value - Main and Appurtenant (RCV)	R	-	\$	9(10)
Valid Policy Indicator	R	-	-	X
Value of Bldg. Items Subj. to Pol. Exclusions (ACV)	R	-	-	X
Value of Contents (ACV)	R	-	\$	9(7)
Value of Contents Subj. to Pol. Exclusions (ACV)	R	-	-	X
Waiting Period Type	R	-	-	X
Water Depth - Relative to Main Bldg.	R	S	-	S9(3)
WYO Prefix Code	Key	-	-	9(5)
WYO Transaction Code	Key	-	-	X(3)
WYO Transaction Date	R	-	-	9(8)YYYYMMDD
1981 Post-FIRM V Zone Certification Indicator	R	-	-	X

-
- ¹R - Replacement Value
 - ²I - Incremental Value
 - ³S - Signed Data Element
 - ⁴\$¢ - Dollars and Cents
 - ⁵\$ - Whole Dollars
 - ⁶\$/100 - Hundreds of Dollars

RECORD LAYOUT

	<u>Length</u>	<u>Record Position</u>
WYO Prefix Code*	5	1-5
Policy Number*	10	6-15
Policy Effective Date	8	16-23
Policy Expiration Date	8	24-31
Endorsement Effective Date	8	32-39
Transaction Code	2	40-41
Transaction Date	8	42-49
Name or Descriptive Information Indicator*	1	50
Property Beginning Street Number*	10	51-60
Property Address 1*	50	61-110
Property Address 2*	50	111-160
Property City*	30	161-190
Property State*	2	191-192
Property ZIP Code*	9	193-201
Case File Number for Disaster Assistance	9	202-210
Coverage Required for Disaster Assistance	1	211
Community Identification Number (Rating Map Info.)	6	212-217
Map Panel Number (Rating Map Info.)	4	218-221
Map Panel Suffix (Rating Map Info.)	1	222
Regular/Emergency Program Indicator	1	223
Flood Risk Zone (Rating Map Info.)	3	224-226
Occupancy Type	1	227
Number of Floors (Including Basement)/ Building Type	1	228
Basement/Enclosure/Crawlspace Type	1	229
Condominium Indicator	1	230
State-Owned Property	1	231
Building in Course of Construction Indicator	1	232
Deductible - Building	1	233
Deductible - Contents	1	234
Elevated Building Indicator	1	235
Obstruction Type	2	236-237
Location of Contents Indicator	1	238
Original Construction Date/Substantial Improvement Date	8	239-246
Post-FIRM Construction Indicator	1	247
Elevation Difference	4	248-251
Floodproofed Indicator	1	252
Total Amount of Insurance - Building	8	253-260
Total Amount of Insurance - Contents	8	261-268
Total Calculated Premium	7	269-275
Endorsement Premium Amount	7	276-282
Risk Rating Method	1	283
Policy Term Indicator	1	284
New/Rollover/Transfer Indicator	1	285
Insurance to Value Ratio Indicator	1	286
Premium Payment Indicator	1	287

* Data Elements that are stored only once per policy record and not by policy term. The Taxpayer Identification Number has been removed from the TRRP transaction, effective May 1, 2008.

Record Layout (cont'd.)

	<u>Length</u>	<u>Record Position</u>
Elevation Certificate Indicator	1	288
1981 Post-FIRM V Zone Certification Indicator	1	289
Insured Last Name	25	290-314
Insured First Name	25	315-339
Primary Residence Indicator	1	340
Replacement Cost	9	341-349
Lowest Floor Elevation (LFE)	6	350-355
Base Flood Elevation (BFE) (Rating Map Info.)	6	356-361
Expense Constant	3	362-364
Name Format Indicator	1	365
Condominium Master Policy Units	5	366-370
Reserved for WYO Company Use	30	371-400
Policy Termination Date*	8	401-408
Cancellation/Voidance Reason*	2	409-410
Total Premium Refund*	9	411-419
CRS Classification Credit Percentage	2	420-421
Federal Policy Fee	5	422-426
Federal Policy Fee - Refunded*	7	427-433
Diagram Number	1	434
Filler	1	435
Lowest Adjacent Grade	6	436-441
Elevation Certification Date	8	442-449
Basic Building Rate WYO	5	450-454
Additional Building Rate WYO	5	455-459
Basic Contents Rate WYO	5	460-464
Additional Contents Rate WYO	5	465-469
ICC Premium WYO	3	470-472
Probation Surcharge Amount WYO	3	473-475
Deductible Percentage WYO	4	476-479
SRL Property Indicator	1	480
Reserved for NFIP Use	7	481-487
NFIP Activity Date*	8	488-495
NFIP Policy Status Indicator*	1	496
NFIP Basic Limit Amount of Insurance - Building	8	497-504
NFIP Basic Limit Rate - Building	4	505-508
NFIP Additional Limit Amount of Insurance - Building	8	509-516
NFIP Additional Limit Rate - Building	4	517-520
NFIP Basic Limit Amount of Insurance - Contents	8	521-528
NFIP Basic Limit Rate - Contents	4	529-532
NFIP Additional Limit Amount of Insurance - Contents	8	533-540
NFIP Additional Limit Rate - Contents	4	541-544
NFIP Total Premium Refund*	9	545-553
NFIP CRS Classification Credit Percentage	2	554-555
NFIP Federal Policy Fee	5	556-560
NFIP Federal Policy Fee - Refunded*	7	561-567
NFIP Community Probation Surcharge Amount	3	568-570
NFIP Deductible Discount Percentage	5	571-575

*Data Elements that are stored only once per policy record and not by policy term.

Data elements containing NFIP calculated values are provided to assist WYO companies in determining what conditions caused the error.

Record Layout (cont'd.)

		<u>Length</u>	<u>Record Position</u>
NFIP Deductible Discount Amount		9	576-584
NFIP Property ZIP*		9	585-593
NFIP Expense Constant		3	594-596
NFIP Policy Term		1	597
NFIP ICC Premium		7	598-604
NFIP ICC Coverage		5	605-609
NFIP Reserve Fund Assessment - Refunded*		10	610-619
NFIP Reserve Fund Assessment		8	620-627
Reserved for NFIP Use		22	628-649
Error Code	1	8	650-657
Error Code Date	1	8	658-665
Error Code	2	8	666-673
Error Code Date	2	8	674-681
Error Code	3	8	682-689
Error Code Date	3	8	690-697
Error Code	4	8	698-705
Error Code Date	4	8	706-713
Error Code	5	8	714-721
Error Code Date	5	8	722-729
Error Code	6	8	730-737
Error Code Date	6	8	738-745
Error Code	7	8	746-753
Error Code Date	7	8	754-761
Error Code	8	8	762-769
Error Code Date	8	8	770-777
Error Code	9	8	778-785
Error Code Date	9	8	786-793
Error Code	10	8	794-801
Error Code Date	10	8	802-809
Error Code	11	8	810-817
Error Code Date	11	8	818-825
Error Code	12	8	826-833
Error Code Date	12	8	834-841
Error Code	13	8	842-849
Error Code Date	13	8	850-857
Error Code	14	8	858-865
Error Code Date	14	8	866-873
Error Code	15	8	874-881
Error Code Date	15	8	882-889
Error Code	16	8	890-897
Error Code Date	16	8	898-905
Error Code	17	8	906-913
Error Code Date	17	8	914-921
Error Code	18	8	922-929
Error Code Date	18	8	930-937

* Data Elements are stored only once per policy record and not by policy term.

Data elements containing NFIP calculated values are provided to assist WYO companies in determining what conditions caused the error.

Record Layout (cont'd.)

		<u>Length</u>	<u>Record Position</u>
Error Code	19	8	938-945
Error Code Date	19	8	946-953
Error Code	20	8	954-961
Error Code Date	20	8	962-969
Error Code	21	8	970-977
Error Code Date	21	8	978-985
Error Code	22	8	986-993
Error Code Date	22	8	994-1001
Error Code	23	8	1002-1009
Error Code Date	23	8	1010-1017
Error Code	24	8	1018-1025
Error Code Date	24	8	1026-1033
Error Code	25	8	1034-1041
Error Code Date	25	8	1042-1049
Building Construction Date Type		1	1050
Building over Water Type		1	1051
Condominium Form of Ownership Indicator		1	1052
Building Use Type		2	1053-1054
Grandfathering Type Code		1	1055
Current Map Info - Community ID Number		6	1056-1061
Current Map Info - Map Panel Number		4	1062-1065
Current Map Info - Map Panel Suffix		1	1066
Current Map Info - Flood Risk Zone		3	1067-1069
Current Map Info - Base Flood Elevation (BFE)		6	1070-1075
Prior Policy Number		10	1076-1085
Additions/Extensions Indicator		1	1086
Application Date		8	1087-1094
Building Purpose Type		1	1095
Business Property Indicator		1	1096
Enclosure Type		1	1097
Number of Elevators		2	1098-1099
Premium Receipt Date		8	1100-1107
Property Purchase Date		8	1108-1115
Property Purchase Indicator		1	1116
Rental Property Indicator		1	1117
Reserve Fund Assessment		8	1118-1125
Filler		1	1126
Tenant Indicator		1	1127
Tenant Building Coverage Indicator		1	1128
Waiting Period Type		1	1129
Mitigation Offer Indicator		1	1130
Policy Assignment Type		1	1131
Reserve Fund Assessment - Refunded*		10	1132-1141
Subsidized Rated Indicator		1	1142
Valid Policy Indicator		1	1143
Reserved for NFIP Use2		129	1144-1272

* Data Elements that are stored only once per policy record and not by policy term.

Data elements containing NFIP calculated values are provided to assist WYO companies in determining what conditions caused the error.

RECORD LAYOUT - COBOL

Output - Policy Information and Error Extract

```

FD      Output - File
        Label Records are Standard
        Block Contains 32 Records
        Recording Mode is F
        Data Record is Output-Record

01      Output - Record
        05  OP-WYO-Prefix-Code          PIC X(5) .
        05  OP-Policy-No*              PIC X(10) .
        05  OP-Pol-Effective-Date      PIC 9(8) .
        05  OP-Pol-Expiration-Date     PIC 9(8) .
        05  OP-End-Effective-Date      PIC 9(8) .
        05  OP-Transaction-Code       PIC X(2) .
        05  OP-Transaction-Date       PIC 9(8) .
        05  OP-Name-Desc-Info*        PIC X(1) .
        05  OP-Begin-Street-Number*    PIC X(10) .
        05  OP-Address1*              PIC X(50) .
        05  OP-Address2*              PIC X(50) .
        05  OP-City*                  PIC X(30) .
        05  OP-State*                 PIC X(2) .
        05  OP-ZIP*                   PIC X(9) .
        05  OP-Case-File-Number-DA    PIC X(9) .
        05  OP-Disaster-Assist        PIC X(1) .
        05  OP-Community-Number       PIC 9(6) .
        05  OP-Map-Panel-Number       PIC X(4) .
        05  OP-Map-Panel-Suffix       PIC X(1) .
        05  OP-Regular-Emergency      PIC X(1) .
        05  OP-Flood-Risk-Zone        PIC X(3) .
        05  OP-Occupancy               PIC X(1) .
        05  OP-Building-Type           PIC X(1) .
        05  OP-Basement                PIC X(1) .
        05  OP-Condominium             PIC X(1) .
        05  OP-State-Own               PIC X(1) .
        05  OP-Course-Construction    PIC X(1) .
        05  OP-Deductible-Building     PIC X(1) .
        05  OP-Deductible-Contents     PIC X(1) .
        05  OP-Elevated-Building      PIC X(1) .
        05  OP-Obstruction             PIC X(2) .
        05  OP-Location-of-Contents   PIC X(1) .
        05  OP-Original-Construction  PIC 9(8) .
        05  OP-Post-Firm              PIC X(1) .
        05  OP-Elevation-Difference   PIC S9(4) .
        05  OP-Flood-Proof            PIC X(1) .
        05  OP-Total-Coverage-Building PIC 9(8) .
        05  OP-Total-Coverage-Contents PIC 9(8) .
        05  OP-Total-Calc-Premium     PIC S9(7) .
        05  OP-Endorsement-Premium    PIC S9(7) .
        05  OP-Risk-Rating-Method     PIC X(1) .
    
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*Data Elements that are stored only once per policy record and not by policy term. The Taxpayer Identification Number will not be reported, effective May 1, 2008.

Record Layout (cont'd.)

05	OP-Policy-Term	PIC X(1).
05	OP-New-Rollover-Ind	PIC X(1).
05	OP-Insurance-To-Value	PIC X(1).
05	OP-Premium-Pay	PIC X(1).
05	OP-Elevation-Certificate	PIC X(1).
05	OP-Post-1981-Certificate	PIC X(1).
05	OP-Insured-Last-Name	PIC X(25).
05	OP-Insured-First-Name	PIC X(25).
05	OP-Primary-Residence	PIC X(1).
05	OP-Replacement-Cost	PIC X(9).
05	OP-Low-Floor	PIC S9(5)V9.
05	OP-Base-Floor	PIC S9(5)V9.
05	OP-Expense-Constant	PIC 9(3).
05	OP-Name-Format	PIC X(1).
05	OP-Condo-Master-Units	PIC 9(5).
05	OP-WYO-Cmpy-Use	PIC X(30).
05	OP-Termination-Date	PIC 9(8).
05	OP-Cancel-Reason	PIC X(2).
05	OP-Total-Refund	PIC S9(7)V99.
05	OP-CRS-Class-Perc	PIC 9(2).
05	OP-Federal-Policy-Fee	PIC S9(5).
05	OP-Federal-Policy-Fee-Refund	PIC S9(5)V99.
05	OP-Diagram-Number	PIC X(1).
05	Filler	PIC X(1).
05	OP-Lowest-Adjacent-Grade	PIC S9(5)V9.
05	OP-Elev-Certification-Date	PIC 9(8).
05	OP-Base-Building-Rate-WYO	PIC 9(2)V999.
05	OP-Additional-Building-Rate-WYO	PIC 9(2)V999.
05	OP-Base-Contents-Rate-WYO	PIC 9(2)V999.
05	OP-Additional-Contents-Rate-WYO	PIC 9(2)V999.
05	OP-ICC-Premium-Rate-WYO	PIC 9(3).
05	OP-Probation-Amount-WYO	PIC 9(3).
05	OP-Deductible-Percentage-WYO	PIC S9V999.
05	OP-SRL-Prop-Ind	PIC X(1).
05	Filler	PIC X(13).
05	OP-NFIP-Activity-Date*	PIC 9(8).
05	OP-NFIP-Policy-Status*	PIC X(1).
05	OP-NFIP-Basic-Cov-Building	PIC 9(8).
05	OP-NFIP-Basic-Rate-Building	PIC 9(2)V99.
05	OP-NFIP-Add-Cov-Building	PIC 9(8).
05	OP-NFIP-Add-Rate-Building	PIC 9(2)V99.
05	OP-NFIP-Basic-Cov-Contents	PIC 9(8).
05	OP-NFIP-Basic-Rate-Contents	PIC 9(2)V99.
05	OP-NFIP-Add-Cov-Contents	PIC 9(8).
05	OP-NFIP-Add-Rate-Contents	PIC 9(2)V99.
05	OP-NFIP-Total-Refund*	PIC S9(7)V99.
05	OP-NFIP-CRS-Class-Perc	PIC 9(2).
05	OP-NFIP-Policy-Service-Fee*	PIC S9(5).
05	OP-NFIP-Policy-Service-Fee-Refund*	PIC S9(5)V99.
05	OP-NFIP-Comm-Prob-Surcharge	PIC 9(3).
05	OP-NFIP-DED-Discount-Perc	PIC 9(2)V999.
05	OP-NFIP-DED-Discount-Amt	PIC 9(9).
05	OP-NFIP-Property-ZIP*	PIC X(9).
05	OP-NFIP-Expense-Constant	PIC 9(3).
05	OP-NFIP-Policy-Term	PIC X(1).
05	OP-NFIP-ICC-Premium	PIC 9(07).
05	OP-NFIP-ICC-Coverage	PIC 9(05).

*Data Elements that are stored only once per policy record and not by policy term.

Record Layout (Cont'd.)

05	OP-NFIP-Res-Fund-Asmnt-Refund*	PIC S9(8)V99.
05	OP-NFIP-Res-Fund-Asmnt	PIC S9(8).
05	Filler	PIC X(22).
05	OP-Error-Codes-Out.	
	10 Error-CDEX Occurs 25 Times.	
	15 Error-Code	PIC X(8).
	15 Error-Date	PIC 9(8).
05	OP-Bldg-Const-Date-Type	PIC X.
05	OP-Bldg-over-Water	PIC X.
05	OP-Condo-Form-Own-Ind	PIC X.
05	OP-Bldg-Use-Type	PIC X(2).
05	OP-Grandfathering-Type	PIC X.
05	OP-CMI-Comm-Number	PIC X(6).
05	OP-CMI-Map-Panel-No	PIC X(4).
05	OP-CMI-Map-Panel-Suffix	PIC X.
05	OP-CMI-Flood-Zone	PIC X(3).
05	OP-CMI-BFE	PIC X(6).
05	OP-Prior-Polnum	PIC X(10).
05	OP-Additions-Extensions-Ind	PIC X(1).
05	OP-Application-Date	PIC X(8).
05	OP-Building-Purpose-Type	PIC X(1).
05	OP-Business-Property-Ind	PIC X(1).
05	OP-Enclosure-Type	PIC X(1).
05	OP-Number-of-Elevators	PIC X(2).
05	OP-Premium-Receipt-Date	PIC X(8).
05	OP-Property-Purchase-Date	PIC X(8).
05	OP-Property-Purchase-Ind	PIC X(1).
05	OP-Rental-Property-Ind	PIC X(1).
05	OP-Reserve-Fund-Assessment	PIC S9(8).
05	Filler	PIC X(1).
05	OP-Tenant-Indicator	PIC X(1).
05	OP-Tenant-Building-Cov-Ind	PIC X(1).
05	OP-Waiting-Period-Type	PIC X(1).
05	OP-Mitigation-Offer-Ind	PIC X(1).
05	OP-Policy-Assign-Type	PIC X(1).
05	OP-Reserve-Fund-Asmnt-Refund	PIC S9(8)V99.
05	OP-Subsidized-Rated-Ind	PIC X(1).
05	OP-Valid-Policy-Ind	PIC X(1).
05	OP-Reserved-NFIP-Use2	PIC X(129).

*Data Elements that are stored only once per policy record and not by policy term.

RECORD LAYOUT

	<u>Length</u>	<u>Record Position</u>
WYO Prefix Code	5	1-5
Policy Number	10	6-15
Date of Loss	8	16-23
Catastrophe Number	3	24-26
Cause of Loss	1	27
Water Depth - Relative to Main Building	3	28-30
Total Property Value - Main and Appurtenant (ACV)	10	31-40
Total Building Damages - Main and Appurtenant (ACV)	10	41-50
Total Damage to Contents - Main and Appurtenant (ACV)	7	51-57
Expense of Contents Removal	4	58-61
Total Expense of Temporary Flood Protection	4	62-65
Reserve - Building	12	66-77
Reserve - Contents	9	78-86
Claim/Loss Closed Date	8	87-94
Claim Closed Without Payment Reason - Building	2	95-96
Replacement Cost Indicator	1	97
Expense of Manufactured (Mobile) Home Removal	4	98-101
Claim Closed Without Payment Reason - Contents	2	102-103
Claim/Loss Reopen Date	8	104-111
Foundation Type	2	112-113
Exterior Wall Structure Type	1	114
Exterior Wall Surface Treatment	1	115
Flood Characteristics	1	116
Factors Related to Cause of Loss	1	117
Duration of Flood Waters in Building	3	118-120
Alteration Date	8	121-128
Substantial Improvement Indicator	1	129
Duration Building Will Not Be Habitable	1	130
Property Value - Main (ACV)	10	131-140
Property Value - Appurtenant (ACV)	7	141-147
Damage - Main (ACV)	10	148-157
Damage - Appurtenant (ACV)	7	158-164
Damage to Contents - Main (ACV)	7	165-171
Damage to Contents - Appurtenant (ACV)	7	172-178
Deductible - Applicable to Building Claim Payment	1	179
Deductible - Applicable to Contents Claim Payment	1	180
Value of Building Items Subject to Policy Exclusions (ACV)	1	181
Value of Contents Subject to Policy Exclusions (ACV)	1	182

Record Layout (cont'd.)

	<u>Length</u>	<u>Record Position</u>
Building Damage Subject to Policy Exclusions (ACV)	1	183
Contents Damage Subject to Policy Exclusions (ACV)	1	184
Value of Contents (ACV)	7	185-191
Final Payment Indicator - Building	1	192
Final Payment Indicator - Contents	1	193
Total Building Claim Payments (ACV or RCV)	12	194-205
Total Contents Claim Payments (ACV)	10	206-215
Total Building Claim Payment Recovery	12	216-227
Total Contents Claim Payment Recovery	10	228-237
Total Actual Salvage Recovery	12	238-249
Total Subrogation	12	250-261
Total Special Expenses Type 1	10	262-271
Total Special Expenses Type 2	10	272-281
Total Special Expenses Type 3	10	282-291
Total Special Expenses Type 4	10	292-301
Reserved for WYO Company Use	30	302-331
ICC Actual Expense	10	332-341
ICC Claim Indicator	1	342
ICC Claim Payment	7	343-349
ICC Claim Payment Recovery	7	350-356
ICC Flood Damage Amount - Prior	10	357-366
ICC Mitigation Indicator	1	367
ICC Prior Date of Loss	8	368-375
ICC Property Value - Current	10	376-385
ICC Property Value - Prior	10	386-395
Total Building Damages - Main and Appurtenant (RCV)	10	396-405
Total Damage to Contents - Main and Appurtenant (RCV)	7	406-412
Total Property Value - Main and Appurtenant (RCV)	10	413-422
Total Amount of Insurance - Building	8	423-430
Total Amount of Insurance - Contents	8	431-438
Number of Floors (Including Basement)/Building Type	1	439
Elevated Building Indicator	1	440
Deductible - Building	1	441
Deductible - Contents	1	442
Condominium Indicator	1	443
Occupancy Type	1	444
Reserve - ICC	7	445-451
Final Payment Indicator - ICC	1	452
Claim Closed Without Payment Reason - ICC	2	453-454
Condominium Master Policy Units	5	455-459
Building in Course of Construction Indicator	1	460
Policy Effective Date	8	461-468
Policy Expiration Date	8	469-476
Primary Residence Indicator	1	477
Policy Activity Date	8	478-485

Record Layout (cont'd.)

	<u>Length</u>	<u>Record Position</u>
Policy Status	1	486
Policy Termination Date	8	487-494
Risk Rating Method	1	495
NFIP ICC Calculated Coverage	5	496-500
Regular/Emergency Program Indicator	1	501
PRP Ineligibility Indicator	1	502
Coinsurance Claim Settlement Indicator	1	503
Reserved for NFIP Use	1	504

The following data elements contain NFIP calculated values and are provided to assist WYO companies in determining what conditions caused the error.

Activity Date		8	505-512
Claim Status		1	513
Payment Limit - Building		12	514-525
Payment Limit - Contents		10	526-535
Pay Limit - ICC		10	536-545
Reserved for NFIP Use		50	546-595
Error Code	1	8	596-603
Error Code Date	1	8	604-611
Error Code	2	8	612-619
Error Code Date	2	8	620-627
Error Code	3	8	628-635
Error Code Date	3	8	636-643
Error Code	4	8	644-651
Error Code Date	4	8	652-659
Error Code	5	8	660-667
Error Code Date	5	8	668-675
Error Code	6	8	676-683
Error Code Date	6	8	684-691
Error Code	7	8	692-699
Error Code Date	7	8	700-707
Error Code	8	8	708-715
Error Code Date	8	8	716-723
Error Code	9	8	724-731
Error Code Date	9	8	732-739
Error Code	10	8	740-747
Error Code Date	10	8	748-755
Error Code	11	8	756-763
Error Code Date	11	8	764-771
Error Code	12	8	772-779
Error Code Date	12	8	780-787
Error Code	13	8	788-795
Error Code Date	13	8	796-803
Error Code	14	8	804-811
Error Code Date	14	8	812-819
Error Code	15	8	820-827
Error Code Date	15	8	828-835
Error Code	16	8	836-843
Error Code Date	16	8	844-851
Error Code	17	8	852-859

Record Layout (cont'd.)

		<u>Length</u>	<u>Record Position</u>
Error Code Date	17	8	860-867
Error Code	18	8	868-875
Error Code Date	18	8	876-883
Error Code	19	8	884-891
Error Code Date	19	8	892-899
Error Code	20	8	900-907
Error Code Date	20	8	908-915
Error Code	21	8	916-923
Error Code Date	21	8	924-931
Error Code	22	8	932-939
Error Code Date	22	8	940-947
Error Code	23	8	948-955
Error Code Date	23	8	956-963
Error Code	24	8	964-971
Error Code Date	24	8	972-979
Error Code	25	8	980-987
Error Code Date	25	8	988-995

RECORD LAYOUT - COBOL

Output - Claims Information and Error Extract

```

FD      Output - File
        Label Records are Standard
        Block Contains 36 Records
        Recording Mode is F
        Data Record is Output-Record

01      Output - Record
        05  OC-WYO-Prefix-Code          PIC X(5) .
        05  OC-Policy-Number           PIC X(10) .
        05  OC-Date-of-Loss            PIC 9(8) .
        05  OC-Catastrophe-Number      PIC 9(3) .
        05  OC-Cause-of-Loss           PIC X(1) .
        05  OC-Water-Depth             PIC S9(3) .
        05  OC-Total-Property-Value    PIC 9(10) .
        05  OC-Total-Building-Damage   PIC 9(10) .
        05  OC-Total-Contents-Damage   PIC 9(7) .
        05  OC-Expense-Contents-Removal PIC 9(4) .
        05  OC-Expense-Flood-Protect   PIC 9(4) .
        05  OC-Reserve-Building        PIC 9(10)V99 .
        05  OC-Reserve-Contents        PIC 9(7)V99 .
        05  OC-Close-Date              PIC 9(8) .
        05  OC-CWOP-Building           PIC X(2) .
        05  OC-Replacement-Cost-Ind    PIC X(1) .
        05  OC-Expense-Mobile-Removal  PIC 9(4) .
        05  OC-CWOP-Contents           PIC X(2) .
        05  OC-Reopen-Date             PIC 9(8) .
        05  OC-Foundation              PIC X(2) .
        05  OC-Exterior-Wall-Structure PIC X(1) .
        05  OC-Exterior-Wall-Surface   PIC X(1) .
        05  OC-Flood-Characteristics   PIC X(1) .
        05  OC-Factors-Cause-of-Loss   PIC X(1) .
        05  OC-Duration-Water-Building PIC 9(3) .
        05  OC-Alteration-Date         PIC 9(8) .
        05  OC-Substantial-Improvement-Ind PIC X(1) .
        05  OC-Duration-Not-Habitable  PIC X(1) .
        05  OC-Property-Value-Main     PIC 9(10) .
        05  OC-Property-Value-Appurt   PIC 9(7) .
        05  OC-Damage-Main             PIC 9(10) .
        05  OC-Damage-Appurt           PIC 9(7) .
        05  OC-Damage-Contents-Main    PIC 9(7) .
        05  OC-Damage-Contents-Appurt  PIC 9(7) .
        05  OC-Deductible-Building     PIC X(1) .
        05  OC-Deductible-Contents     PIC X(1) .
        05  OC-Value-Building-Items    PIC X(1) .
        05  OC-Value-Contents-Items    PIC X(1) .
        05  OC-Building-Dmg-Subject    PIC X(1) .
        05  OC-Contents-Dmg-Subject    PIC X(1) .
        05  OC-Value-Contents         PIC 9(7) .
        05  OC-Final-Payment-Ind-Building PIC X(1) .
        05  OC-Final-Payment-Ind-Contents PIC X(1) .
        05  OC-Total-Building-Payments PIC S9(10)V99 .
    
```

Record Layout (cont'd.)

05	OC-Total-Contents-Payments	PIC S9(8)V99.
05	OC-Total-Building-Recovery	PIC S9(10)V99.
05	OC-Total-Contents-Recovery	PIC S9(8)V99.
05	OC-Total-Salvage	PIC S9(10)V99.
05	OC-Total-Subrogation	PIC S9(10)V99.
05	OC-Total-Sp-Exp-1	PIC S9(8)V99.
05	OC-Total-Sp-Exp-2	PIC S9(8)V99.
05	OC-Total-Sp-Exp-3	PIC S9(8)V99.
05	OC-Total-Sp-Exp-4	PIC S9(8)V99.
05	OC-WYO-Cmpy-Use	PIC X(30).
05	OC-ICC-Actual-Expense	PIC 9(10).
05	OC-ICC-Claim-Indicator	PIC X(1).
05	OC-ICC-Claim-Payment	PIC S9(5)V99.
05	OC-ICC-Claim-Payment-Recovery	PIC S9(5)V99.
05	OC-ICC-Flood-Damage-Amount-Prior	PIC 9(10).
05	OC-ICC-Mitigation-Indicator	PIC X(1).
05	OC-ICC-Prior-Date-of-Loss	PIC 9(8)YYYYMMDD.
05	OC-ICC-Property-Value-Current	PIC 9(10).
05	OC-ICC-Property-Value-Prior	PIC 9(10).
05	OC-Total-Building-Damage-RCV	PIC 9(10).
05	OC-Total-Damages-to-Contents-RCV	PIC 9(7).
05	OC-Total-Property-Value-RCV	PIC 9(10).
05	OC-Total-Amount-of-Insurance-Building	PIC 9(8).
05	OC-Total-Amount-of-Insurance-Contents	PIC 9(8).
05	OC-Number-of-Floors/Building-Type	PIC X(1).
05	OC-Elevated-Building-Indicator	PIC X(1).
05	OC-Deductible-Building	PIC X(1).
05	OC-Deductible-Contents	PIC X(1).
05	OC-Condominium-Indicator	PIC X(1).
05	OC-Occupancy-Type	PIC X(1).
05	OC-Reserve-ICC	PIC 9(5)V99.
05	OC-Final-Payment-Ind-ICC	PIC X(1).
05	OC-CWOP-ICC	PIC X(2).
05	OC-Condominium-Units	PIC 9(5).
05	OC-Course-Construct	PIC X(1).
05	OC-Policy-Effect-Date	PIC 9(8).
05	OC-Policy-Expire-Date	PIC 9(8).
05	OC-Primary-Residence	PIC X(1).
05	OC-Policy-Run-Date	PIC 9(8).
05	OC-Policy-Status	PIC X(1).
05	OC-Cancellation-Date	PIC 9(8).
05	OC-Risk-Rating-Method	PIC X(1).
05	OC-NFIP-ICC-Coverage	PIC 9(5).
05	OC-Program-Type	PIC X(1).
05	OC-PRP-Inelig	PIC X(1).
05	OC-Co-Insur-Claim-Settlement-Indicator	PIC X(1).
05	OC-Reserved-for-NFIP-Use	PIC X(1).
05	OC-NFIP-Activity-Date	PIC 9(8).
05	OC-NFIP-Claim-Status	PIC X(1).
05	OC-NFIP-Payment-Limit-Building	PIC S9(10)V99.
05	OC-NFIP-Payment-Limit-Contents	PIC S9(8)V99.
05	OC-NFIP-Payment-Limit-ICC	PIC S9(8)V99.
05	OC-NFIP-Use	PIC X(50).
05	OC-Error-Codes-Out.	
10	Error-CDEX Occurs 25 Times	
15	Error-Code	PIC X(8).
15	Error-Date	PIC 9(8).

A summary of the June 2014 Edit Specifications updates (Change 14) is as follows:

Cover Sheet	Added 'Change 14' for June 1, 2014
Part 1 (1.2) - Instructions	New and Revised Edits effective June 1, 2014
Part 2 - Edits Dictionary	<p>CI095020: Deductible – Applicable to Building Claim Payment (revised)</p> <p>CI096020: Deductible – Applicable to Contents Claim Payment (revised)</p> <p>PL029040: Deductible – Building (revised)</p> <p>PL030030: Deductible – Contents (revised)</p> <p>PL004200: Policy Number (new)</p> <p>PL319010: Subsidized Rated Indicator (new)</p> <p>PL319020: Subsidized Rated Indicator (new)</p> <p>PL319030: Subsidized Rated Indicator (new)</p> <p>PL320010: Valid Policy Indicator (new)</p>

INSTRUCTIONS

NATIONAL FLOOD INSURANCE PROGRAM
EDIT SPECIFICATIONS
FOR THE WRITE-YOUR-OWN PROGRAM
MAY 1, 2004

REVISION 8	MAY 1, 2004
CHANGE 1	MAY 1, 2005
CHANGE 2	OCTOBER 1, 2005
CHANGE 3	MAY 1, 2006
CHANGE 4	MAY 1, 2008
CHANGE 5 (REVISED)	MAY 1, 2008
CHANGE 6	OCTOBER 1, 2009
CHANGE 6.1	OCTOBER 1, 2009
CHANGE 7	MAY 1, 2010
CHANGE 8	JANUARY 1, 2011
CHANGE 9	OCTOBER 1, 2011
CHANGE 10	MAY 1, 2012
CHANGE 11	OCTOBER 1, 2012
CHANGE 12	JANUARY 1, 2013
CHANGE 13	OCTOBER 1, 2013
CHANGE 13.1	OCTOBER 1, 2013
CHANGE 13.2	OCTOBER 1, 2013
CHANGE 13.3	OCTOBER 1, 2013
CHANGE 14	JUNE 1, 2014

INSTRUCTIONS

1. PURPOSE

THIS DOCUMENT IS A DETAILED DESCRIPTION OF THE EDITS PERFORMED BY THE NFIP WRITE-YOUR-OWN SYSTEM.

THIS DOCUMENT IS DIVIDED INTO THE FOLLOWING CATEGORIES:

PART 1 - INSTRUCTIONS

- 1.1 - INSTRUCTIONS
- 1.2 - NEW/REVISED EDITS
- 1.3 - DELETED EDITS

PART 2 - DATA EDIT DICTIONARY

PART 3 - LEVELS

- 3.1 - POLICY
- 3.2 - CLAIMS

PART 4 - ERROR CODES/MESSAGES

PART 5 - FIELD NAMES

2. DEFINITIONS

DATA ELEMENT: THE TRANSACTION DATA ELEMENT AS NAMED IN THE WYO STATISTICAL PLAN.

FILE NAME: THE DATA ELEMENTS IN THIS DOCUMENT FALL INTO TWO CATEGORIES - POLICY OR CLAIMS.

STATUS: INDICATES WHETHER THIS DATA ELEMENT IS REQUIRED OR OPTIONALLY DESIGNATED TO BE REPORTED TO NFIP.

FIELD NAME: THE NAME OF THE DATA ELEMENT AS FOUND IN THE DATABASE.

UPDATE: THE UPDATE ACTION UPON SUCCESSFULLY PASSING THE EDITS FOR THE DATA ELEMENT. WITH DATA ELEMENTS THAT UPDATE AS INCREMENTALS, THE EDITS FOR THESE DATA ELEMENTS, EXCLUDING ORDER 10 AND 20, APPLY TO THE SUM OF THE AMOUNT ON FILE AND THE TRANSACTION AMOUNT.

FORMAT: THE SYSTEM DESCRIPTION OF THE DATA ELEMENT

ORDER: THIS NUMBER DESIGNATES THE ORDER IN WHICH THE EDITS FOR A DATA ELEMENT ARE TO BE PERFORMED. IF A DATA ELEMENT FAILS AN EDIT, SUBSEQUENT EDITS ARE NOT DONE FOR THE CORRESPONDING DATA ELEMENT.

EFFECTIVE: THE DATE ON WHICH THE EDIT BECAME EFFECTIVE.

CANCELLED: THE DATE ON WHICH THE EDIT IS NO LONGER APPLIED.

EDIT LEVEL: THE POINT IN THE WYO SYSTEM WHERE THE EDITS ARE PERFORMED.

(0) SPECIAL PROCESS -

POLICY - THESE EDITS ARE DONE FOR THE TRANSACTION 81 - CHANGE POLICY

INSTRUCTIONS

NUMBER KEY AT THE TIME OF
PROCESSING THE TRANSACTIONS.

CLAIMS - THESE EDITS ARE DONE FOR THE
TRANSACTION 84 - CHANGE DATE
OF LOSS KEY AND 87 - CHANGE
PAYMENT DATE KEY AT THE TIME OF
PROCESSING THE TRANSACTIONS.

- (1) REFORMAT/PRE-PROCESSOR PROGRAM -
- POLICY - THESE EDITS ARE DONE BEFORE
LOADING THE INFORMATION ONTO
THE POLICY MASTER FILE.
- CLAIMS - THESE EDITS ARE DONE BEFORE
LOADING THE INFORMATION ONTO
THE CLAIMS MASTER FILE.
- (2) NEW BUSINESS (11) LOAD PROGRAM -
- THESE EDITS ARE DONE AT THE TIME OF
LOADING THE POLICY MASTER FILE WITH
THE NEW POLICY RECORDS.
- (3) OTHER POLICY TXN LOAD PROGRAM -
- THESE EDITS ARE DONE AT THE TIME OF
UPDATING THE POLICY MASTER FILE WITH
THE "OTHER THAN 11" TRANSACTIONS.
- (9) POLICY LOAD PROGRAMS -
- THESE EDITS ARE DONE AT THE TIME OF
UPDATING THE POLICY MASTER FILE (ALL
TRANSACTIONS).
- (4) EDIT PROCESSOR PROGRAM -
- THESE EDITS ARE DONE AFTER ALL TRANS-
ACTIONS HAVE BEEN PROCESSED AGAINST
THE POLICY MASTER FILE.
- (5) POST RATING PROGRAM -
- THESE EDITS ARE DONE AFTER ALL TRANS-
ACTIONS HAVE BEEN PROCESSED AGAINST
THE POLICY MASTER FILE AND THE POLICIES
RATED.
- (6) LENDER PROCESSING PROGRAM -
- THESE EDITS ARE DONE AT THE TIME OF
PROCESSING THE LENDER TRANSACTIONS (99A)
AGAINST THE LENDER FILE.
- (7) PREFERRED RISK EDIT PROGRAM -
- THESE EDITS ARE DONE AFTER ALL TRANS-
ACTIONS HAVE BEEN PROCESSED AGAINST
THE POLICY MASTER FILE.
- (8) CONDO INSPECTION / GIS SYSTEMS -
- THESE EDITS ARE DONE AFTER ALL TRANS-
ACTIONS HAVE BEEN PROCESSED AGAINST
THE POLICY MASTER FILE.
- (2) OPEN CLAIMS/LOSS LOAD PROGRAM -

INSTRUCTIONS

THESE EDITS ARE DONE AT THE TIME OF
LOADING THE NEW LOSS RECORDS.

(3) OTHER CLAIMS TXN LOAD PROGRAM -

THESE EDITS ARE DONE AT THE TIME OF
UPDATING THE CLAIMS MASTER FILE WITH
THE "OTHER THAN 31" TRANSACTIONS.

(9) CLAIMS LOAD PROGRAM -

THESE EDITS ARE DONE AT THE TIME OF
UPDATING THE CLAIMS MASTER FILE WITH
ALL TRANSACTIONS.

(4) EDIT PART I PROGRAM -

THESE EDITS ARE DONE AFTER ALL
TRANSACTIONS HAVE UPDATED THE CLAIMS
MASTER FILE.

(5) EDIT PART II PROGRAM -

THESE EDITS ARE DONE AFTER ALL
TRANSACTIONS HAVE UPDATED THE CLAIMS
MASTER FILE.

EDIT TYPE: THE EDIT TYPE FALLS INTO TWO CATEGORIES:

- (I) INFORMATIONAL - THOSE EDITS THAT DO NOT
DEPEND ON THE VALUES OF
OTHER DATA ELEMENTS.
- (R) RELATIONAL - THOSE EDITS THAT DO DEPEND
ON THE VALUES OF OTHER
DATA ELEMENTS.

ERROR TYPE: THE ERROR TYPE FALLS INTO TWO CATEGORIES:

- (C) CRITICAL - THE DATA ELEMENT IN ERROR
IS REQUIRED.
- (N) NON-CRITICAL - THE DATA ELEMENT IN ERROR
IS OPTIONAL.

ERROR CODE: THE FOLLOWING METHOD WAS USED FOR
ASSIGNING THE ERROR CODES:

CHARACTER POSITION	DESCRIPTION
1	P - POLICY FIELDS C - CLAIM FIELDS
2	R - REJECT TRANSACTIONS U - UNREADABLE DATA - I.E. ALPHABETIC DATA IN A NUMERIC FIELD. I - READABLE DATA BUT INVALID CODES OR VALUES. L - RELATIONAL ERRORS
3 - 5	UNIQUE NUMBER ASSIGNED TO EACH DATA ELEMENT.
6 - 8	UNIQUE NUMBER ASSIGNED TO EACH EDIT WITHIN A DATA ELEMENT.

ERROR MESSAGE: THE MESSAGE TO BE DISPLAYED ON THE ERROR
REPORTS FOR THE ERROR.

INSTRUCTIONS

FAILED EDIT

UPDATE ACTION: INDICATES THE ACTION TAKEN IF THE DATA
FAILS THE PARTICULAR EDIT.

DESCRIPTION: THE DESCRIPTION OF THE EDIT TO BE
PERFORMED.

NEW AND REVISED EDITS EFFECTIVE JUNE 1, 2014

DATA ELEMENT -----	ORDER -----	ERROR CODE -----
DEDUCTIBLE - APPLICABLE TO BUILDING CLAIM PAYMENT	20	CI095020
DEDUCTIBLE - APPLICABLE TO CONTENTS CLAIM PAYMENT	20	CI096020
DEDUCTIBLE - BUILDING	40	PL029040
DEDUCTIBLE - CONTENTS	30	PL030030
POLICY NUMBER	200	PL004200
SUBSIDIZED RATED INDICATOR	10	PL319010
	20	PL319020
	30	PL319030
VALID POLICY INDICATOR	10	PL320010

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - APPLICABLE TO BUILDING CLAIM PAYMENT

EDIT CRITERIA

ORDER: 20
EFFECTIVE: 10/01/1984 REVISED: 06/01/2014 CANCELLED:
EDIT LEVEL: EDIT PART I PROGRAM EDIT TYPE: INFORMATIONAL
ERROR CODE: CI095020 ERROR TYPE: NON-CRITICAL
ERROR MESSAGE: DEDUCTIBLE - APPLICABLE TO BUILDING CLAIM PAYMENT IS NOT A
VALID CODE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE A VALID CODE AS DESCRIBED IN THE WYO TRRP PLAN

ADDITIONAL CRITERIA FOR POLICY EFFECTIVE DATE, DATE OF LOSS,
AND CAUSE OF LOSS MUST ALSO BE MET TO USE CODES 9, A, B, C,
D, E, F, G, H, I, J, Q, R AND S.

EFFECTIVE MAY 1, 2003, NON-RESIDENTIAL POLICIES WILL BE
ALLOWED TO USE CODES K, L, M, N, AND P. RCBAP POLICIES
(CONDO = H OR L) WILL BE ALLOWED TO USE CODES K AND N ONLY.

DEDUCTIBLE OPTIONS

K = \$ 10,000
L = \$ 15,000
M = \$ 20,000
N = \$ 25,000
P = \$ 50,000

NOTE:

OTHER RESIDENTIAL POLICIES, EFFECTIVE ON OR AFTER MAY 1, 2003
AND PRIOR TO MAY 1, 2004, WILL BE ALLOWED DEDUCTIBLE OPTIONS
K, L, M, N, OR P.

EFFECTIVE MAY 1, 2004, OTHER RESIDENTIAL POLICIES WILL NOT
BE ALLOWED TO USE THE NEW DEDUCTIBLE OPTIONS.

EFFECTIVE OCTOBER 1, 2009, THE \$500 DEDUCTIBLE (CODE '0')
WILL NO LONGER BE AVAILABLE.

EFFECTIVE JUNE 1, 2014, DEDUCTIBLE OPTIONS 'B' (\$1,250) AND 'A' (\$1,500)
WILL BE USED - MINIMUM DEDUCTIBLES MUST MEET THE CRITERIA FOR THE TOTAL
BUILDING COVERAGE AND RATING CATEGORY (PRE-FIRM SUBSIDIZED OR FULL-RISK).

REFER TO THE WYO TRRP PLAN AND FLOOD INSURANCE MANUAL FOR
ADDITIONAL INFORMATION.

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - APPLICABLE TO CONTENTS CLAIM PAYMENT

EDIT CRITERIA

ORDER: 20
EFFECTIVE: 10/01/1984 REVISED: 06/01/2014 CANCELLED:
EDIT LEVEL: EDIT PART I PROGRAM EDIT TYPE: INFORMATIONAL
ERROR CODE: CI096020 ERROR TYPE: NON-CRITICAL
ERROR MESSAGE: DEDUCTIBLE - APPLICABLE TO CONTENTS CLAIM PAYMENT IS NOT A
VALID CODE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

MUST BE A VALID CODE AS DESCRIBED IN THE WYO TRRP PLAN.

ADDITIONAL CRITERIA FOR POLICY EFFECTIVE DATE, DATE OF LOSS,
AND CAUSE OF LOSS MUST ALSO BE MET TO USE CODES 9, A, B, C,
D, E, F, G, H, I, J, Q, R AND S.

EFFECTIVE MAY 1, 2003, NON-RESIDENTIAL POLICIES WILL BE
ALLOWED TO USE CODES K, L, M, N, AND P. RCBAP POLICIES
(CONDO = H OR L) WILL BE ALLOWED TO USE CODES K AND N ONLY.

DEDUCTIBLE OPTIONS

K = \$ 10,000
L = \$ 15,000
M = \$ 20,000
N = \$ 25,000
P = \$ 50,000

NOTE:
OTHER RESIDENTIAL POLICIES, EFFECTIVE ON OR AFTER MAY 1, 2003
AND PRIOR TO MAY 1, 2004, WILL BE ALLOWED DEDUCTIBLE OPTIONS
K, L, M, N, AND P.

EFFECTIVE MAY 1, 2004, OTHER RESIDENTIAL POLICIES WILL NOT
BE ALLOWED TO USE THE NEW DEDUCTIBLE OPTIONS.

EFFECTIVE OCTOBER 1, 2009, THE \$500 DEDUCTIBLE (CODE '0')
WILL NO LONGER BE AVAILABLE.

EFFECTIVE JUNE 1, 2014, DEDUCTIBLE OPTIONS 'B' (\$1,250) AND 'A' (\$1,500)
WILL BE USED - MINIMUM DEDUCTIBLES MUST MEET THE CRITERIA FOR THE TOTAL
CONTENTS COVERAGE AND RATING CATEGORY (PRE-FIRM SUBSIDIZED OR FULL-RISK).

REFER TO THE WYO TRRP PLAN AND FLOOD INSURANCE MANUAL FOR
ADDITIONAL INFORMATION.

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - BUILDING

EDIT CRITERIA

ORDER: 40

EFFECTIVE: 10/01/1984 REVISED: 06/01/2014 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL029040 ERROR TYPE: CRITICAL

ERROR MESSAGE: DEDUCTIBLE - BUILDING IS NOT VALID.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE ENDORSEMENT EFFECTIVE DATE IS BEFORE APRIL 1, 1984:

A. IF THE POLICY IS V-ZONES 1981 POST-FIRM CONSTRUCTION
(THE POST FIRM CONSTRUCTION INDICATOR IS 'Y', THE
FLOOD RISK ZONE IS 'V ', 'VE', 'V01' - 'V30', AND THE
ORIGINAL CONSTRUCTION DATE IS ON OR LATER THAN OCTOBER
1, 1981), MUST BE '0' OR '3'.

B. FOR ALL OTHER FLOOD RISK ZONES:

IF TOTAL AMOUNT OF INSURANCE - BUILDING IS
GREATER THAN ZERO, MUST BE '0'.

IF THE POLICY EFFECTIVE DATE IS PRIOR TO 10/01/1992 OR
THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/1998,
CANNOT BE '9'.

IF THE POST-FIRM INDICATOR IS 'Y', CANNOT BE '9'.

IF THE RISK RATING METHOD IS '9' OR '2', CANNOT BE '9'.

IF POST-FIRM INDICATOR IS 'N' (PRE-FIRM) AND FLOOD RISK ZONE
IS B, C, D, X, AOB, AHB, OR A99, CANNOT BE '9'.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 5/1/2003:

1. FOR NON-RESIDENTIAL BUILDING POLICIES:
IF OCCUPANCY TYPE = '4', DEDUCTIBLE-BUILDING
MUST BE 1, 2, 3, 4, 5, A, B, C, D, OR E.
2. FOR RCBAP POLICIES:
IF CONDOMINIUM INDICATOR IS 'H' OR 'L',
DEDUCTIBLE-BUILDING MUST BE 1, 2, 3, 4, 5, A,
OR D.
3. FOR ALL OTHER POLICIES:
DEDUCTIBLE-BUILDING MUST BE 1, 2, 3, 4, OR 5.

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - BUILDING

4. OTHER RESIDENTIAL POLICIES, EFFECTIVE ON OR AFTER MAY 1, 2003 AND PRIOR TO MAY 1, 2004, WILL BE ALLOWED DEDUCTIBLE OPTIONS A, B, C, D, AND E.

EFFECTIVE MAY 1, 2004, OTHER RESIDENTIAL POLICIES WILL NOT BE ALLOWED TO USE THE NEW DEDUCTIBLE OPTIONS.

DEDUCTIBLE OPTIONS

A = \$ 10,000
B = \$ 15,000
C = \$ 20,000
D = \$ 25,000
E = \$ 50,000

5. FOR ALL POLICIES:

IF POLICY EFFECTIVE DATE IS ON OR AFTER 5/1/2003 AND PRIOR TO 10/1/2009, DEDUCTIBLE-BUILDING CAN BE REPORTED AS (CODE 0).

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2009, DEDUCTIBLE-BUILDING CANNOT BE REPORTED AS (CODE 0).

6. FOR ALL POLICIES EFFECTIVE ON OR AFTER 06/01/2014:

DEDUCTIBLE OPTIONS 'F' (\$1,250) AND 'G' (\$1,500) WILL BE ALLOWED - DEDUCTIBLES MUST MEET THE CRITERIA FOR THE TOTAL BUILDING COVERAGE AND RATING CATEGORY (PRE-FIRM SUBSIDIZED OR FULL-RISK).

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - CONTENTS

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 10/01/1984 REVISED: 06/01/2014 CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL030030 ERROR TYPE: CRITICAL

ERROR MESSAGE: DEDUCTIBLE - CONTENTS IS NOT VALID.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE ENDORSEMENT EFFECTIVE DATE IS BEFORE APRIL 1, 1984:

A. IF THE POLICY IS V-ZONES 1981 POST-FIRM CONSTRUCTION
(THE POST FIRM CONSTRUCTION INDICATOR IS 'Y', THE
FLOOD RISK ZONE IS 'V ', 'VE', 'V01' - 'V30', AND THE
ORIGINAL CONSTRUCTION DATE IS ON OR LATER THAN OCTOBER
1, 1981), MUST BE '0' OR '3'.

B. FOR ALL OTHER FLOOD RISK ZONES:

IF TOTAL AMOUNT OF INSURANCE - CONTENTS IS
GREATER THAN ZERO, MUST BE '0'.

IF THE POLICY EFFECTIVE DATE IS PRIOR TO 10/01/1992 OR
THE POLICY EFFECTIVE DATE IS ON OR AFTER 05/01/1998,
CANNOT BE '9'.

IF THE POST-FIRM INDICATOR IS 'Y', CANNOT BE '9'.

IF THE RISK RATING METHOD IS '9' OR '2', CANNOT BE '9'.

IF POST-FIRM INDICATOR IS 'N' (PRE-FIRM) AND FLOOD RISK ZONE
IS B, C, D, X, AOB, AHB, OR A99, CANNOT BE '9'.

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 5/1/2003:

1. FOR NON-RESIDENTIAL BUILDING POLICIES:
IF OCCUPANCY TYPE IS '4', DEDUCTIBLE-CONTENTS MUST
BE 1, 2, 3, 4, 5, A, B, C, D, OR E.
2. FOR RCBAP POLICIES:
IF CONDOMINIUM INDICATOR IS 'H' OR 'L',
DEDUCTIBLE-CONTENTS MUST BE 1, 2, 3, 4, 5, A,
OR D.
3. FOR ALL OTHER POLICIES:
DEDUCTIBLE-CONTENTS MUST BE 1, 2, 3, 4, OR 5.

EDIT DICTIONARY

DATA ELEMENT: DEDUCTIBLE - CONTENTS

4. OTHER RESIDENTIAL POLICIES, EFFECTIVE ON OR AFTER MAY 1, 2003 AND PRIOR TO MAY 1, 2004, WILL BE ALLOWED DEDUCTIBLE OPTIONS A, B, C, D, AND E.

EFFECTIVE MAY 1, 2004, OTHER RESIDENTIAL POLICIES WILL NOT BE ALLOWED TO USE THE NEW DEDUCTIBLE OPTIONS

DEDUCTIBLE OPTIONS

A = \$ 10,000
B = \$ 15,000
C = \$ 20,000
D = \$ 25,000
E = \$ 50,000

5. FOR ALL POLICIES:

IF POLICY EFFECTIVE DATE IS ON OR AFTER 5/1/2003 AND PRIOR TO 10/1/2009, DEDUCTIBLE-CONTENTS CAN BE REPORTED AS (CODE 0).

IF POLICY EFFECTIVE DATE IS ON OR AFTER 10/1/2009, DEDUCTIBLE-CONTENTS CANNOT BE REPORTED AS (CODE 0).

6. FOR ALL POLICIES EFFECTIVE ON OR AFTER 06/01/2014:

DEDUCTIBLE OPTIONS 'F' (\$1,250) AND 'G' (\$1,500) WILL BE ALLOWED - DEDUCTIBLES MUST MEET THE CRITERIA FOR THE TOTAL CONTENTS COVERAGE AND RATING CATEGORY (PRE-FIRM SUBSIDIZED OR FULL-RISK).

EDIT DICTIONARY

DATA ELEMENT: POLICY NUMBER

EDIT CRITERIA

ORDER: 200

EFFECTIVE: 06/01/2014 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL004200 ERROR TYPE: CRITICAL

ERROR MESSAGE: DUPLICATE POLICY COVERAGE IS NOT ALLOWED.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

DUPLICATE POLICY COVERAGE WRITTEN UNDER ONE OR MORE INSURED COMPANIES BASED ON
PROPERTY ADDRESS. PROPERTY ADDRESS MUST BE UNIQUE.

EDIT DICTIONARY

DATA ELEMENT: SUBSIDIZED RATED INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:
FIELD NAME: SUBSID-RATED
UPDATE: REPLACEMENT
FORMAT: ONE (1) ALPHANUMERIC CHARACTER

EDIT CRITERIA

ORDER: 10
EFFECTIVE: 06/01/2014 REVISED: CANCELLED:
EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL
ERROR CODE: PL319010 ERROR TYPE: CRITICAL
ERROR MESSAGE: SUBSIDIZED RATED INDICATOR IS NOT A VALID CODE.

FAIL EDIT
UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 06/01/2014,
VALID CODES ARE 'N', 'E' OR 'P'.

IF THE POLICY EFFECTIVE DATE IS PRIOR TO 06/01/2014,
BLANKS CAN BE REPORTED.

EDIT DICTIONARY

DATA ELEMENT: SUBSIDIZED RATED INDICATOR

EDIT CRITERIA

ORDER: 20

EFFECTIVE: 06/01/2014 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL319020 ERROR TYPE: CRITICAL

ERROR MESSAGE: SUBSIDIZED RATED INDICATOR IS INVALID FOR EMERGENCY PROGRAM POLICY.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 06/01/2014 AND THE
REGULAR/EMERGENCY INDICATOR IS 'E',

THEN SUBSIDIZED RATED INDICATOR MUST BE 'E'.

EDIT DICTIONARY

DATA ELEMENT: SUBSIDIZED RATED INDICATOR

EDIT CRITERIA

ORDER: 30

EFFECTIVE: 06/01/2014 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL319030 ERROR TYPE: CRITICAL

ERROR MESSAGE: SUBSIDIZED RATED INDICATOR IS INVALID FOR PRE-FIRM SUBSIDIZED POLICY.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 06/01/2014 AND
POST-FIRM INDICATOR IS 'N' AND
FLOOD RISK ZONE IS 'A', 'AE', 'A01-A30', 'AH', 'AO', 'VE', OR 'V01-V30' AND
ELEVATION DIFFERENCE IS THE DEFAULT (+999),

THEN SUBSIDIZED RATED INDICATOR MUST BE 'P'.

EDIT DICTIONARY

DATA ELEMENT: VALID POLICY INDICATOR

BASIC INFORMATION

FILE: POLICY STATUS: REQUIRED ALIAS:

FIELD NAME: VALIDPOL-IND

UPDATE: REPLACEMENT

FORMAT: ONE (1) ALPHANUMERIC CHARACTER

EDIT CRITERIA

ORDER: 10

EFFECTIVE: 06/01/2014 REVISED: CANCELLED:

EDIT LEVEL: EDIT PROCESSOR PROGRAM EDIT TYPE: RELATIONAL

ERROR CODE: PL320010 ERROR TYPE: CRITICAL

ERROR MESSAGE: VALID POLICY INDICATOR MUST BE A VALID CODE.

FAIL EDIT

UPDATE ACTION: UPDATE

DESCRIPTION:

IF THE POLICY EFFECTIVE DATE IS ON OR AFTER 06/01/2014,
VALID CODES ARE 0, 1, 2, OR 3.

IF THE POLICY EFFECTIVE DATE IS PRIOR TO 06/01/2014,
BLANKS CAN BE REPORTED.