



FEMA

July 2010

Dear *Flood Insurance Manual* Subscribers:

Revisions have been made to the Producer's Edition of the NFIP *Flood Insurance Manual* that will become effective October 1, 2010, and January 1, 2011. All of the changes are shown on the enclosed amended pages, and related footers have been modified to reflect the October 1, 2010, or January 1, 2011, effective date. The significant revisions include the following:

October 1, 2010, Changes

- Introduction of Special Rates (RATE Section)
- Grandfathering Rules Clarification (RATE Section)
- Increase to building and contents rates (RATE and CONDO Sections)
- Revision to the Increased Cost of Compliance (ICC) premiums (RATE and CONDO Sections)
- Introduction of the Replacement Cost Value Notification Letter (CONDO Section)

January 1, 2011, Changes (for Preferred Risk Policy [PRP] Section Only)

- Introduction of 2-year PRP eligibility extension
- PRP Premium and ICC Changes
- Revision to PRP Application form to address the 2-year PRP eligibility extension.

Thank you for your continued support of the NFIP.

Sincerely,

A handwritten signature in cursive script that reads "Edward L. Connor".

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

Enclosure

Producer's Edition Change Record Page **Effective Date: October 1, 2010**

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

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

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B. Contents Coverage

Parts and equipment as open stock—not part of specific vehicle or motorized equipment—are eligible for coverage.

C. Condominiums

Refer to pages CONDO 3-5.

VI. INELIGIBLE PROPERTY

A. Buildings

Coverage may not be available for buildings that are constructed or altered in such a way as to place them in violation of state or local floodplain management laws, regulations, or ordinances. Contents and personal property contained in these buildings are ineligible for coverage.

For example, section 1316 of the National Flood Insurance Act of 1968 allows the states to declare a structure to be in violation of a law, regulation, or ordinance. **Flood insurance is not available for properties that are placed on the 1316 Property List.** Insurance availability is restored once the violation is corrected and the 1316 Declaration has been rescinded.

B. Container-Type Buildings

Gas and liquid tanks, chemical or reactor container tanks or enclosures, brick kilns, and similar units, and their contents are ineligible for coverage.

C. Buildings Entirely Over Water

Buildings newly constructed or substantially improved on or after October 1, 1982, and located entirely in, on, or over water or seaward of mean high tide are ineligible for coverage.

D. Buildings Partially Underground

If 50 percent or more of the building's actual cash value, including the machinery and equipment, which are part of the building, is below ground level, the building or units and their contents are ineligible for coverage unless the lowest level is at or above the BFE and is below ground by reason of earth having been used as insulation material in conjunction with energy efficient building techniques.

E. Basement/Elevated Building Enclosures

Certain specific property in basements and under elevated floors of buildings is excluded from

coverage. See the policy contract for specific information.

VII. EXAMPLES OF INELIGIBLE RISKS

Some specific examples of ineligible risks are provided below. See the policy for a definitive listing of property not covered.

A. Building Coverage

1. Boat Repair Dock
2. Boat Storage Over Water
3. Boathouses (exceptions on page GR 4)
4. Camper
5. Cooperative Unit Within Cooperative Building
6. Decks (except for steps and landing; maximum landing area of 16 sq. ft.)
7. Drive-In Bank Teller Unit (located outside walls of building)
8. Fuel Pump
9. Gazebo (unless it qualifies as a building)
10. Greenhouse (unless it has at least two rigid walls and a roof)
11. Hot Tub or Spa (unless it is installed as a bathroom fixture)
12. Open Stadium
13. Pavilion (unless it qualifies as a building)
14. Pole Barn (unless it qualifies as a building)
15. Pumping Station (unless it qualifies as a building)
16. Storage Tank--Gasoline, Water, Chemicals, Sugar, etc.
17. Swimming Pool Bubble
18. Swimming Pool (indoor or outdoor)
19. Tennis Bubble
20. Tent
21. Time Sharing Unit Within Multi-Unit Building
22. Travel Trailer (unless converted to a permanent on-site building meeting the community's floodplain management permit requirements)
23. Water Treatment Plant (unless 51 percent of its actual cash value is above ground)

B. Contents Coverage

1. Automobiles—Including Dealer's Stock (assembled or not)
2. Bailee's Customer Goods--Including garment contractors, cleaners, shoe repair shops, processors of goods belonging to others, and similar risks
3. Contents Located in a Structure Not Eligible for Building Coverage
4. Contents Located in a Building Not Fully Walled and/or Contents Not Secured Against Flotation
5. Motorcycles--Including Dealer's Stock (assembled or not)
6. Motorized Equipment--Including Dealer's Stock (assembled or not)

C. Non-Residential Condominium Unit

The owner of a non-residential condominium unit cannot purchase a unit owner's policy. The association can purchase a condominium association policy to cover the entire building. Contents-only coverage may be purchased by the unit owner.

VIII. POLICY EFFECTIVE DATE

A. Evidence of Insurance

A copy of the Flood Insurance Application and premium payment, or a copy of the declarations page, is sufficient evidence of proof of purchase for new policies. The NFIP does not recognize binders. However, the NFIP recognizes Certificates of Property Insurance or Evidence of Insurance forms provided for renewal policies if the following information is included:

- Policy Form/Type (GP, DP, RCBAP*, PRP)
- Policy Term
- Policy Number
- Insured's Name and Mailing Address
- Property Location
- Flood Risk Zone
- Grandfathered: Y/N
- Mortgagee Name and Address
- Coverage Limits; Deductibles
- Annual Premium

* For an RCBAP, include the number of units and RCV of the building.

B. Start of Waiting Period

There is a standard 30-day waiting period for new applications and for endorsements to increase coverage.

1. If the application or endorsement form and the premium payment are received at the NFIP *within 10 days* from the date of application or endorsement request, or if mailed by certified mail within 4 days from the date of application or endorsement request, then the waiting period will be calculated from the *application or endorsement date*. Use the application date or endorsement date plus 9 days to determine if the application or endorsement and premium payment were received within 10 days. When sent by certified mail, use the application date or endorsement date plus 3 days to determine if the application or endorsement and premium payment were mailed within 4 days.
2. If the application or endorsement form and the premium payment are received at the NFIP *after 10 days* from the date of application or endorsement request, or are not mailed by certified mail within 4 days from the date of application or endorsement request, then the waiting period will be calculated from the *date the NFIP receives the application or endorsement*.

As used in VIII.B.1. and 2. above, the term "certified mail" extends to not only the U.S. Postal Service but also certain third-party delivery services. Acceptable third-party delivery services include Federal Express (FedEx), United Parcel Service (UPS), and courier services and the like that provide proof of mailing. Third-party delivery is acceptable if the delivery service provides documentation of the actual mailing date and delivery date to the NFIP insurer. Bear in mind that third-party delivery services deliver to street addresses but cannot deliver to U.S. Postal Service post office boxes.

C. Presentment of Premium Date Requirements for Loan Closing

FEMA requires the Write-Your-Own companies and the NFIP Servicing Agent to record the presentment of premium date, the closing date and, the premium payer (insured, lender, title company, settlement attorney, etc.).

The NFIP rules allow the policy to be effective at closing provided that the coverage is applied for at or before the closing and the premium is received by the writing company within 10 days of the closing date.

Presentment of premium is defined as:

1. The date of the check or credit card payment by the applicant or the applicant's representative if the premium payment is not part of a loan closing.
2. The date of the closing, if the premium payment is part of a loan closing.

For a loan closing, premium payment from the escrow account (lender's check), title company, or settlement attorney is considered made at closing, if the premium is received by the writing company within 30 days of the closing date.

NOTE: An agency check may be used if settlement paperwork or a photocopy of the original check from the lender, title company, or settlement attorney is provided as documentation.

If the premium payment is not part of the closing, the closing date is the effective date only if the application date is on or before the closing and the payment is received by the writing company within 10 days of the closing date.

D. Effective Date

1. New Policy – Standard 30-Day Waiting Period

The effective date of a new policy will be 12:01 a.m., local time, on the 30th calendar day after the application date and the presentment of premium. (Example: a policy applied for on May 3 will become effective 12:01 a.m., local time, on June 2.) The effective date of coverage is subject to the waiting period rule listed under B.1 or B.2 above.

2. New Policy – No Waiting Period (in connection with making, increasing, extending, or renewing a loan, whether conventional or otherwise)

Flood insurance that is initially purchased in connection with the making, increasing, extending, or renewal of a loan shall be effective at the time of loan closing, provided that the policy is applied for and the presentment of premium is made at or prior

to the loan closing. (Example: presentment of premium and application date--April 3, refinancing--April 3 at 3:00 p.m., policy effective date--April 3 at 3:00 p.m.).

Use the rules below to determine the effective date.

1. Premium payment from the escrow account (lender's check), title company, or settlement attorney is considered made at closing if the check is received by the writing company within 30 days of the closing date (closing date plus 29 days) and the application is dated on or before the closing date. If received after 30 days, the effective date is the receipt date regardless of flood zone.
2. If premium payment is from other than escrow account (lender's check), title company, or settlement attorney, and the application is dated on or before the loan closing date, the effective date is the closing date if the application and premium are received within 10 days of the closing date (closing date plus 9 days). If received after 10 days, the effective date is the receipt date regardless of flood zone.

If a loss occurs during the first 30 days of the policy period, the insurer must obtain documentation, such as settlement papers, to verify the effective date of the policy before adjusting the loss.

3. New Policy – No Waiting Period (in connection with lender requirement)

The 30-day waiting period does not apply when flood insurance is required as a result of a lender determining that a loan on a building in a Special Flood Hazard Area (SFHA) that does not have flood insurance coverage should be protected by flood insurance. The coverage is effective upon the completion of an application and the presentment of payment of premium. Buildings currently located in an SFHA but grandfathered to a non-SFHA for rating are eligible for this exception to the standard 30-day waiting period. This rule also applies to buildings in SFHAs that are eligible for coverage under the 2-year PRP eligibility extension. (See page PRP 1.)

(Example: presentment of premium and application date—April 3, policy effective date--April 3.) The waiting period rule listed

under B.1 or B.2 must be used. If a loss occurs during the first 30 days of the policy period, the insurer must obtain a copy of the letter requiring mandatory purchase, to verify the effective date of the policy before adjusting the loss. The letter must be dated on or before the policy effective date.

4. New Policy – 1-Day Waiting Period (when the initial purchase of flood insurance is in connection with the revision or updating of a Flood Hazard Boundary Map or Flood Insurance Rate Map)

During the 13-month period beginning on the effective date of the map revision, the effective date of a new policy shall be 12:01 a.m., local time, following the day after the application date and the presentment of premium. This rule only applies where the Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) is revised to show the building to be in a Special Flood Hazard Area (SFHA) when it had not been in an SFHA. (Example: FIRM revised--January 1, 2009, policy applied for and presentment of premium—August 3, 2009, policy effective date—August 4, 2009.) The waiting period rule listed under B.1 or B.2 above must be used. This rule applies to all property owners including condominium associations.

If a loss occurs during the first 30 days of the policy period, the insurer must obtain documentation, such as a copy of the previous and current map or other documentation confirming the map revision or update, to verify the effective date of the policy before adjusting the loss.

5. New Policy – No Waiting Period (in connection with the purchase of an RCBAP)

When a condominium association is purchasing a Residential Condominium Building Association Policy (RCBAP), the 30-day waiting period does not apply if the condominium association is required to obtain flood insurance as part of the security for a loan under the name of the condominium association. The coverage is effective upon completion of an application and presentment of premium. The waiting period rule listed under B.1 or B.2 applies unless the premium payment was made from the escrow account (lender's check), title company, or settlement attorney.

If a loss occurs during the first 30 days of the policy period, the insurer must obtain documentation, such as settlement papers, to verify the effective date of the policy before adjusting the loss.

6. New Policy (Submit-for-Rate application)

With three exceptions (described below), the effective date of a new policy will be 12:01 a.m., local time, on the 30th calendar day after the presentment of premium.

The three exceptions are as follows.

First, there is no waiting period if the initial purchase of flood insurance on a submit-for-rate application is in connection with making, increasing, extending, or renewing a loan, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing. The waiting period rule listed under B.1 or B.2 applies unless the premium payment was made from the escrow account (lender's check), title company, or settlement attorney.

If a loss occurs during the first 30 days of the policy period, the insurer must obtain documentation, such as settlement papers, to verify the effective date of the policy before adjusting the loss.

Second, the 30-day waiting period does not apply when flood insurance is required as a result of a lender determining that a loan which does not have flood insurance coverage should be protected by flood insurance, because the building securing a loan is located in an SFHA. The coverage is effective upon the completion of an application and the presentment of payment of premium. This exemption from the 30-day waiting period applies only to loans in SFHAs, i.e., those loans for which the statute requires flood insurance. The waiting period rule listed under B.1 or B.2 above does not apply.

If a loss occurs during the first 30 days of the policy period, the insurer must obtain documentation, such as a copy of the letter requiring mandatory purchase, to verify the effective date of the policy before adjusting the loss.

Third, during the 13-month period beginning on the effective date of a map revision, the effective date of a new policy shall be 12:01

a.m., local time, following the day after the date the increased amount of coverage is applied for and the presentment of additional premium is made. This rule applies only on an initial purchase of flood insurance where the Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) is revised to show the building to be in an SFHA when it had not been in an SFHA. The waiting period rule listed under B.1 or B.2 must be applied.

If a loss occurs during the first 30 days of the policy period, the insurer must obtain documentation, such as a copy of the previous and current map or other documentation confirming the map revision or update, to verify the effective date of the policy before adjusting the loss.

7. New Policy (rewrite Standard to PRP)

The 30-day waiting period does not apply when an insured decides to rewrite the existing policy at the time of renewal from Standard to a Preferred Risk Policy (PRP), provided that the selected PRP coverage limit amount is no higher than the next highest PRP amount above that which was carried on the Standard policy using the highest of building and contents coverage. In those cases where the Standard policy has only building coverage and is rewritten as a PRP that includes contents coverage, the 30-day waiting period applies. If the Standard policy has only contents coverage and is rewritten as a contents-only PRP, the 30-day waiting period does not apply.

However, when converting a standard-rated policy to a PRP due to the 2-year PRP eligibility extension, the 30-day waiting period will not apply if the standard-rated policy has only building coverage and is rewritten as a PRP that includes contents coverage.

In addition, if the structure is no longer eligible under the PRP or the insured decides to rewrite the existing PRP at renewal time to a Standard policy, the 30-day waiting period does not apply provided the coverage limit amount is no more than the previous PRP coverage amount or the next higher PRP amount above that.

8. New Policy (contents only)

Unless the contents are part of the security for a loan, the 30-day waiting period applies to the purchase of contents-only coverage.

9. New Policy (documentation required)

The insurer may rely on an agent's representation on the application that the loan exception applies unless there is a loss during the first 30 days of the policy period. In that case, the insurer must obtain documentation of the loan transaction, such as settlement papers, to verify the effective date of the policy before adjusting the loss.

10. Community Participation Date (Community's Initial Entry or Conversion from Emergency to Regular Program)

Process according to rules 1 through 9 above and 11 below.

11. Endorsements

With two exceptions (described below), the effective date for a new coverage or an increase in limits on a policy in force shall be 12:01 a.m., local time, on the 30th calendar day following the date of endorsement and the presentment of additional premium, or on such later date set by the insured to conform with the reason for the change. The waiting period rule listed under B.1 or B.2 above must be used.

The two exceptions are as follows.

First, during the 13-month period beginning on the effective date of a map revision, the effective date of an endorsement of an existing policy shall be 12:01 a.m., local time, following the day after the application date and the presentment of premium. This rule applies only where the FHBM or FIRM is revised to show the building to be in an SFHA when it had not been in an SFHA. The waiting period rule listed under B.1 or B.2 above does not apply.

Second, the 30-day waiting period does not apply when the additional amount of flood insurance is required in connection with the making, increasing, extending, or renewing of a loan, such as a second mortgage, home equity loan, or refinancing. The increased amount of flood coverage shall be effective at the time of loan closing, provided that the

increased amount of coverage is applied for and the presentment of additional premium is made at or prior to the loan closing. The waiting period rule listed under B.1 or B.2 above does not apply.

The insurer may rely on an agent's representation on the endorsement that the loan exception applies unless there is a loss during the first 30 days after the endorsement effective date. In that case, the insurer must obtain documentation of the loan transaction, such as settlement papers, before adjusting the loss.

12. Renewals with inflation increase option

The 30-day waiting period does not apply when an additional amount of insurance is requested at renewal time that is no more than the amount of increase recommended by the insurer on the renewal bill to keep pace with inflation.

If a revised renewal offer results from an endorsement that increases coverage more than the previously offered inflation increase option and becomes effective at least 30 days before renewal, the revised limits will apply at policy renewal. The revised renewal offer must be generated at least 30 days before the policy renewal in order for these revised limits to take effect at renewal.

In either situation, the increased amount of coverage will be effective at 12:01 a.m. on the date of policy renewal provided the premium for the increased coverage is received before the expiration of the grace period.

13. Renewals with higher PRP limits

The waiting period does not apply to a renewal offer to the insured for the next higher limits available under the PRP.

14. Renewals with deductible reduction

The 30-day waiting period does not apply to a reduction of the deductible effective as of the renewal date.

IX. COVERAGE

A. Limits of Coverage

Coverage may be purchased subject to the maximum limits of coverage available under the

Program phase in which the community is participating. Duplicate policies are not allowed. See page RATE 1 for additional information regarding coverage limits.

B. Deductibles

Deductibles apply separately to building coverage and to contents coverage. See pages RATE 12 and RATE 13 for deductible options and factors.

C. Coverage D – Increased Cost of Compliance (ICC) Coverage

For all new and renewal policies effective on or after May 1, 2003, the ICC limit of liability is \$30,000. The Standard Flood Insurance Policy (SFIP) pays for complying 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 the insured structure. Eligible floodproofing activities are limited to non-residential structures and residential structures with basements that satisfy FEMA's standards published in the Code of Federal Regulations [44 CFR 60.6 (b) or (c)].

ICC coverage is mandatory for all SFIPs, except that coverage is not available for:

1. Policies issued or renewed in the Emergency Program.
2. Condominium units, including townhouse/rowhouse condominium units. (The condominium association is responsible for complying with mitigation requirements.)
3. Group Flood Insurance Policies.
4. Appurtenant structures, unless covered by a separate policy.

ICC coverage contains exclusions in addition to those highlighted here. See the policy for a list of exclusions.

To be eligible for claim payment under ICC, a structure must:

- a. Be a repetitive loss structure as defined, for which NFIP paid a previous qualifying claim, in addition to the current claim. 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*

- b. Be a structure that has sustained substantial flood damage. The state or community must have a substantial damage provision in its floodplain management law or ordinance being enforced against the structure.

The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium for each policy year.

D. Reduction of Coverage Limits or Reformation

In the event that the premium payment received is not sufficient to purchase the amounts of insurance requested, the policy shall be deemed to provide only such insurance as can be purchased for the entire term of the policy for the amount of premium received.

With two exceptions, where the discovery of insufficient premium or incomplete rating information is discovered after a loss, the complete provisions for reduction of coverage limits or reformation are described in:

- Dwelling Form, section VII, paragraph G.
- General Property Form, section VII, paragraph G.
- Residential Condominium Building Association Policy (RCBAP), section VIII, paragraph G.

The property must be insured using the correct SFIP form in order for these two exceptions to apply.

The two exceptions are following and apply only when after a loss it is discovered that the premium is insufficient to provide the coverage requested, or there is critical rating information missing that is necessary to properly rate the policy:

1. Any additional premium due will be calculated prospectively from the date of discovery; and
2. The automatic reduction in policy limits is effective the date of discovery.

This will provide policyholders with the originally requested limits at the time of a claim arising before the date of discovery without paying any additional premium. Policyholders will have 30 days to pay the additional premium due, or 60 days to obtain additional information and then 30 days to pay the additional premium due, for the remainder of the policy term to restore the originally requested limits without a waiting period.

In addition, payment of the claim will not be delayed because of additional information needed to calculate the correct payment.

If a claim occurs after the notice requesting additional information or additional premium due is sent to the policyholder, that claim cannot be processed with the originally requested amount of coverage until the information, if required, and the premium are received by the company within the required time.

However, all claim payments will be based on the coverage provided in accordance with the correct flood zone for the building location and not on the zone shown on the flood policy if it is in error.

For example, if a policy for a Post-FIRM, elevated building is written incorrectly in a non-Special Flood Hazard Area, Zone X, and at the time of the loss the property is determined to be located in Zone AE, then the claim is paid in accordance with the coverage limitations applicable to Zone AE.

E. Loss Assessments

The SFIP provides limited coverage for loss assessments against condominium unit owners for flood damage to common areas of any building owned by the condominium association. The RCBAP does not provide assessment coverage. The Dwelling Form provides assessment coverage only under the circumstances, and to the extents, described below.

1. No RCBAP

- If the unit owner purchases building coverage under the Dwelling Form and there is no RCBAP, the Dwelling Form responds to a loss assessment against the unit owner for damages to common areas, up to the building coverage limit under the Dwelling Form.

- If there is damage to building elements of the unit as well, the building coverage limit under the Dwelling Form may not be exceeded by the combined settlement of unit building damages, which would apply first, and the loss assessment.
2. RCBAP Insured to at Least 80 Percent of the Building Replacement Cost
- If the unit owner purchases building coverage under the Dwelling Form and there is an RCBAP insured to at least 80 percent of the building replacement cost at the time of loss, the loss assessment coverage under the Dwelling Form will pay that part of a loss that exceeds 80 percent of the association's building replacement cost.
 - The loss assessment coverage under the Dwelling Form will not cover the association's policy deductible purchased by the condominium association.
 - If there is damage to building elements of the unit as well, the Dwelling Form pays to repair unit building elements after the RCBAP limits that apply to the unit have been exhausted. The coverage combination cannot exceed the building coverage limit under the Dwelling Form.
3. RCBAP Insured to Less than 80 Percent of the Building Replacement Cost
- If the unit owner purchases building coverage under the Dwelling Form and there is an RCBAP insured to less than 80 percent of the building replacement cost at the time of loss, the loss assessment coverage cannot be used to reimburse the association for its coinsurance penalty.
 - The covered damages to the condominium association building must be greater than 80 percent of the building replacement cost at the time of loss before the loss assessment coverage becomes available under the Dwelling Form. Covered repairs to the unit, if applicable, would have priority over loss assessments.

For more information on this topic, see "E. Assessment Coverage" on page CONDO 7 and Section III. C. 3. of the Dwelling Form, "Condominium Loss Assessments," on page POL 8.

F. Improvements and Betterments and Tenant's Coverage

Under the Standard Flood Insurance Policy, coverage for improvements and betterments is provided for tenants who have purchased personal property coverage. The maximum amount payable for this coverage, which applies to fixtures, alterations, installations, or additions made or acquired solely at the tenant's expense and comprising part of an insured building, is 10 percent of the personal property limit of liability shown on the Declarations Page. Use of improvements and betterments coverage reduces the amount of coverage available for personal property.

A tenant may purchase higher limits of coverage for improvements and betterments under the building coverage if the lease agreement with the building owner:

- Requires that the tenant purchase insurance coverage for the tenant's improvements and betterments that are made or acquired; and
- States that the tenant is responsible for the repair of the building and/or improvements and betterments that become damaged.

Duplicate coverage is not permitted under the NFIP, so only one policy can be issued for building coverage, and the amount of building coverage cannot exceed the maximum allowable under the Act. The policy may be issued either in the name of the building owner or in the names of the building owner and the tenant.

X. SPECIAL RATING SITUATIONS

A. Tentative Rates

Tentative rates are applied when producers are unable to provide all required underwriting information necessary to rate the policy. Tentatively rated policies cannot be endorsed to increase coverage limits or renewed for another policy term until required actuarial rating information and full premium payment are received by the NFIP. If a loss occurs on a tentatively rated policy, the loss payment will be

limited by the amount of coverage that the premium initially submitted will purchase (using the correct actuarial rating information), and not the amount requested by application (see Tentative Rates on page RATE 21).

B. Submit-For-Rate

Some risks, because of their unique underwriting characteristics, cannot be rated using this manual. Certain risks must be submitted to the NFIP Underwriting Unit to determine the appropriate rate. Refer to page GR 10 for the applicable waiting period.

Submit-for-rate policies must be re-rated annually using the newest rates. If the NFIP Direct or WYO company does not have all the underwriting information, it must request the missing information from the insured in order to properly rate the risk.

Pre-FIRM risks may not be rated using the submit-for-rate process except for buildings with subgrade crawlspaces as described on page RATE 25A, paragraph H.

C. Provisional Rates

Rules applicable to provisionally rated policies are provided in the Provisional Rating section of this manual.

D. Buildings in More Than One Flood Zone

Buildings, not the land, located in more than one flood zone must be rated using the more hazardous zone.

This condition applies even though the portion of the building located in the more hazardous zone may not be covered under the SFIP, such as a deck. (This rule applies for decks only if the deck foundation system extends into the more hazardous flood risk zone/BFE and is attached to the main building foundation.)

E. Different Base Flood Elevations (BFEs) Reported

When the BFE shown on a Flood Zone Determination Company's form is different than the BFE shown on the property owner's Elevation Certificate, and the community number and zone are the same, the BFE shown on the Elevation Certificate must be used to rate the policy.

F. Flood Zone Discrepancies

When presented with two different flood zones, use the more hazardous flood zone for rating unless the building qualifies for the grandfathering rule (see XIV.D. on page RATE 22). The community number and BFE must come from the same source as the zone used to rate the policy.

XI. MISCELLANEOUS RULES

A. Policy Term

The policy term available is 1 year for both NFIP Direct business policies and policies written through WYO Companies.

B. Application Submission

Flood insurance applications and presentment of premium must be mailed promptly to the NFIP. The date of receipt of premium for the NFIP insurer is determined by either the date received at its offices or the date of certified mail. In the context of submission of applications, endorsements, and premiums to the NFIP, the term "certified mail" has been broadened to include not only the U.S. Postal Service but also certain third-party delivery services. For details, see the paragraph following VIII.B.2. on page GR 8.

Producers are encouraged to submit flood insurance applications by certified mail. Certified mail ensures the earliest possible effective date if the application and premium are received by the NFIP insurer more than 10 days from the application date. The date of certification becomes the date of receipt at the NFIP.

C. Delivery of the Policy

The producer is responsible for delivering the declarations page and the policy contract of a new policy to the insured and, if appropriate, to the lender. Renewal policy documentation is sent directly to the insured.

D. Assignment

A property owner's flood insurance building policy may be assigned in writing to a purchaser of the insured property upon transfer of title without the written consent of the NFIP.

Policies on buildings in the course of construction and policies insuring contents only may not be assigned.

E. Producers' Commissions (Direct Business Only)

The earned commission may be paid only to property or casualty insurance producers duly licensed by a state insurance regulatory authority. It shall not be less than \$10 and is computed for both new and renewal policies as follows: Based on the Total Prepaid Amount (less the Federal Policy Fee) for the policy term, the commission will be 15 percent of the first \$2,000 of annualized premium and 5 percent on the excess of \$2,000.

Calculated commissions for mid-term endorsements and cancellation transactions will be based upon the same commission percentage that was paid at the policy term's inception.

Commissions for all Scheduled Building Policies are computed as though each building and contents policy was separately written.

For calculation of commission on an RCBAP, see the CONDO section.

F. Contract Agent Rule

A "Contract Agent" is an employee of a WYO Company, or an agent under written contract with WYO Company, empowered to act on the company's behalf and with authority to advise an applicant for flood insurance that the company will accept the risk. The effective date for a policy written through a Contract Agent has a waiting period that begins on the agent's or employee's receipt of the premium and completion of the application.

An agent under written contract to a WYO Company is not a Contract Agent if the WYO Company reserves the right to reject the risk. The effective date for a policy *not* written through a Contract Agent has a waiting period that begins on the WYO Company's receipt of the premium and completed application.

To establish a Contract Agent relationship acceptable to the NFIP, the WYO Company must include the stipulations above in its written contract with the agent or employee.

APPLICATION

I. USE OF THE FORM

The NFIP Flood Insurance Application form, or a similar form for WYO companies, must be used for all flood insurance policies except the Preferred Risk Policy.

This section includes important guidance to carry out the regulatory intent and instructions on the rating of the different building types.

The flood insurance rate to be applied to a building in the NFIP is determined by establishing:

- Whether the building is Post-FIRM construction or Pre-FIRM construction.
- The building description with regard to:
 - Building occupancy
 - Building type
 - Basement type
 - Elevated building type
- The flood risk zone
- The elevation of the building

II. BUILDING DESCRIPTION

For purposes of the NFIP, distinctions have been made among the following building types:

- Building Occupancy
 - Single family
 - 2-4 family
 - Other residential
 - Non-residential (including hotel/motel)
- Basement, Enclosure, Crawlspace
 - None
 - Finished Basement/Enclosure
 - Unfinished Basement/Enclosure
 - Crawlspace
 - Subgrade Crawlspace
- Number of floors in entire building
 - 1
 - 2
 - 3 or more
 - Split level
 - Townhouse/Rowhouse (RCBAP lowrise only)
 - Manufactured (mobile) home on foundation, including doublewide or travel trailer

- Elevated building

An elevated building is 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.

For Post-FIRM buildings in V Zones, elevated on solid perimeter foundation walls, submit the Application to the NFIP Bureau's Underwriting Department for rating.

III. SCHEDULED BUILDING POLICY

1. To obtain a Scheduled Building Policy, an Application must be completed for each building and/or contents for which coverage is requested.
2. For each scheduled building (building and/or contents coverage), the Federal Policy Fee is \$40.00 per building.
3. All Flood Insurance Application forms must be completed in accordance with all Flood Insurance Manual rules and the Scheduled Building Policy qualifications.
4. If requesting a Scheduled Building Policy, indicate Building #1, Building #2, etc., in the upper right corner of each Application. Staple together the Applications as a single unit.

IV. COMPLETING PART 1 OF THE FLOOD INSURANCE APPLICATION FORM

The following are instructions for completing Part 1 of the Flood Insurance Application form.

A. Policy Status

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

B. Policy Term (Billing/Policy Period)

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

MORTGAGEE, BILL LOSS PAYEE, or BILL OTHER is checked, provide mailing instructions in the "Second Mortgagee or Other" section.

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

NOTE: Refer to the General Rules section, page GR 9-10, for exceptions to the standard waiting period.

C. Agent Information

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

D. Insured Mail Address

Enter the name, mailing address, city, state, ZIP Code, and telephone number of the insured.

If the insured's mailing address is a post office box or a rural route number, or if the address of the property to be insured is different from the mailing address, the "Property Location" section of the Application must be completed. If there is more than one building at the property location, see "H. Property Location" in the next column for further instructions.

E. Disaster Assistance

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

If NO is checked, no further information is required.

F. Property Location

Check YES if the location of the property being insured is the same as the insured's mailing address entered in the "Insured Mail Address" section. Leave the rest of the section blank unless there is more than one building at the property location.

If more than one building is at the location of the insured property, use the "Property Location" section to specifically identify the building. An example would be where five buildings with the

same mailing address and location are insured with separate policies. Describe briefly the building (barn, silo, etc.) in this section or submit a sketch showing the location of insured buildings to assist the NFIP in matching the policy number to the specific building insured. A clear description of the insured's property is important.

If NO, provide address or location of the property to be insured.

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

G. First Mortgagee

Enter the name, mailing address, city, state, ZIP Code, telephone number, and fax number of the first mortgagee. Enter the loan number. If not available at the time of application, the loan number should be added to the policy by submitting a General Change Endorsement form.

For condominium association applications, the mortgagees for the individual condominium unit owners must not be entered here. The General Property Form and RCBAP provide coverage for the entire building and the real property elements, including all units within the building and the improvements within the units.

H. Second Mortgagee, Loss Payee or Other

Identify additional mortgagees by checking the appropriate box and entering the loan number, the mortgagee's name, mailing address, telephone number, and fax number.

For condominium associations, follow the appropriate instructions provided under "G. First Mortgagee."

If more than one additional mortgagee or disaster assistance agency exists, provide the requested information on the insurance agency's letterhead and attach the letterhead to the Application form. Provide the disaster assistance case number.

I. Community Rating Map Information

Enter the map information that will be used for rating.

Enter name of the county or parish where the property is located.

- Coverage

Check desired coverage against the "Amount of Insurance Available" table on page RATE 1. Then enter the limits.

- Rating

Enter the rates. Add additional charges/credits, ie., deductible reduction/increase, ICC Premium, CRS Premium Discount, Probation Surcharge (if any), and Federal Policy Fee. Calculate the Total Prepaid Amount.

- Rate Type

Select rate type. Note that a new rate type, Leased Federal Property (LFP), has been added. (For more information on Leased Federal Property, see LFP Section.)

- Community Rating System

Effective May 1, 2008, the Community Rating System (CRS) discount is not available on NFIP policies for Post-FIRM structures located in a Special Flood Hazard Area (SFHA) where the lowest floor elevation used for rating is at least 1 foot or more below the Base Flood Elevation (BFE), with the exception of (1) Post-FIRM V-Zone buildings with unfinished breakaway wall enclosures and machinery or equipment at or above the BFE, and (2) subgrade crawlspaces with certification.

The subgrade crawlspace exception must be certified by a community official letter containing the following statement:

"I certify that the building located at _____ [address] has a crawlspace that was built in compliance with the NFIP requirements for crawlspace construction as outlined in FEMA Technical Bulletin 11-01, Crawlspace Construction for Buildings Located in Special Flood Hazard Areas."

P. Signature

The producer must sign the Application and is responsible for the completeness and accuracy of the information provided on it. Enter the date of application (month/day/year). The waiting period is added to this date to determine the policy effective date of the policy listed in the Policy Term section. A check or money order

for the Total Prepaid Amount, payable to the NFIP, must accompany the application.

Electronic transactions are permitted if the business process includes authentication of signatures and dates of receipt of premium. WYO companies are responsible for determining the business practices and transaction authentication methods they will use to ensure the security and integrity of such transactions. A credit card payment by VISA, MasterCard, Discover, or American Express will also be acceptable if a disclaimer form, signed by the insured, is submitted with the Flood Insurance Application. The disclaimer will state that cancellation of a policy due to a billing dispute will be permitted only for a billing error or fraud. If the credit card information is taken over the telephone by the producer, the producer may sign the authorization form on behalf of the payor only after having read the disclaimer to the payor.

V. COMPLETING PART 2 OF THE FLOOD INSURANCE APPLICATION FORM

After completing Part 1 of the Flood Insurance Application, the producer must complete all relevant items in Part 2 of the Application for all buildings.

Part 2 of the Application collects information about risk factors affecting the building, occupancy information, and elevation data relative to the ground level. A completed Elevation Certificate must be attached to the Application before sending it to the NFIP.

To complete Part 2 of the Application, the producer must:

- Obtain all necessary information from the applicant. Then select the building diagram that best illustrates the applicant's building. These diagrams are shown in the Elevation Certificate and Instructions, which are reproduced in the Special Certifications section of this manual.

Transcribe the information from the applicant and Elevation Certificate onto Part 2 of the Application. For renewal applications, enter the policy number in the space at the top of the form. Be sure to have the applicant or the applicant's representative sign and date the bottom of the form.

The applicant or the applicant's representative must complete all numbered sections of the form, check all appropriate boxes, provide all

information, and respond to all YES/NO questions that are applicable to the building. (For example, Section II should be completed only for Elevated Buildings.)

SECTION I—ALL BUILDING TYPES

1. The number of the building diagram selected is entered here. Use the diagrams shown at the end of the Elevation Certificate and Instructions.
- 2.-4. The agent may obtain the requested elevation information from Section C of the Elevation Certificate, or the applicant or the applicant's representative may provide this information. If the applicant or the applicant's representative furnishes these measurements, they must be taken with a ruler or tape measure. All measurements are rounded to the nearest foot using the ground (grade) immediately next to the building.

NOTE: The terms "grade" and "ground" are used interchangeably. The intent is that man-made alterations of the grade, such as a declining driveway into a building or a dugout entrance to a basement, do not represent ground level.

5. If "OTHER" is checked in Question 5b, a brief description of the source must be provided.
6. If the answer to Question 6a is NO, Question 6b should be disregarded.
7. If the answer to Question 7a is NO, Questions 7b, 7c, 7d, and 7e should be ignored.

SECTION II—ELEVATED BUILDINGS

If the building is a manufactured (mobile) home/travel trailer that has been elevated, complete this section in addition to Sections I and III.

8. Check the type of foundation used for the building.
9. If YES is checked, check the appropriate item(s).
10. **Refer to page LFG 1** to verify that the area below the elevated floor satisfies the definition of an enclosed area.

If Question 10a is NO, do not answer Questions 10b through 10f.

In Question 10b, enter the size of the area in square feet.

If Question 10c is YES, check the single most appropriate of boxes 1-4.

In Question 10d, check YES if the area is constructed with openings (excluding doors), within 1 foot of adjacent grade, to allow the passage of flood waters. Enter the number of openings and their total area in square inches.

If Question 10e is YES, provide a description.

In Question 10f, check YES if the enclosed area/garage has more than 20 linear feet of finished wall, paneling, etc; otherwise, check NO.

SECTION III—MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS

11. Fill in the make, year of manufacture, model number, and serial number.
12. Enter the dimensions, excluding any permanent addition or extension to the manufactured (mobile) home or travel trailer.
13. Check YES if permanent additions or extensions are present; otherwise, check NO. If YES, enter dimensions.
14. If OTHER is checked, describe the anchoring system.
15. Check the appropriate box for how the manufactured (mobile) home was installed.
16. Check YES if the manufactured (mobile) home is located in a manufactured (mobile) home park or subdivision; otherwise, check NO.

VI. MAILING INSTRUCTIONS

After completing all sections on the Application, attach all required certifications or other documents to the applicant's check, draft, or money order, payable to the NFIP for the Total Prepaid Amount.

A credit card payment by VISA, MasterCard, Discover, or American Express will also be

acceptable if a disclaimer form, signed by the insured, is submitted with the Flood Insurance Application. The disclaimer will state that cancellation of a policy due to a billing dispute will be permitted only for a billing error or fraud. If the credit card information is taken over the telephone by the producer, the producer may sign the authorization form on behalf of the payor only after having read the disclaimer to the payor.

Mail the original copy of the Application with the Total Prepaid Amount to the NFIP. Distribute copies of the Application to the agency file, the applicant, and the mortgagee. A copy of the Application and a copy of the premium payment are sufficient to satisfy the mortgagee's proof-of-purchase requirements.

After receipt of the Application and total prepaid amount, the NFIP will process the Application and issue the policy. The policy contract and declarations page will be mailed to the insured. Copies of the declaration page will be mailed to the producer and mortgagee(s).

VII. HANDLING OF INCOMPLETE OR INCORRECT APPLICATIONS

If an Application is not complete, or if the information presented on the Application is not correct, the Application will not be processed but

will be placed in a pending file until the completed or corrected information is provided by the producer. For the NFIP direct business, if the missing information is not provided, a policy will be issued using Tentative Rates. If insufficient information is available to tentatively rate the policy, the flood insurance will be rejected and the premium remittance refunded. For NFIP direct business, in the case of incomplete applications, the NFIP Servicing Agent will send the producer a transmittal document and a letter requesting the incomplete or missing information. Copies of this letter will be provided to the named insured and mortgagee(s). The producer should provide the additional or corrected information to the NFIP Servicing Agent along with the transmittal document.

Since coverage cannot be conferred in excess of the coverage that can be purchased for the amount presented (received by the NFIP), it is important that underpayment errors be corrected immediately. In the case of an underpayment, when both building and contents coverage have been requested, the coverage reduction will be prorated between building and contents in accordance with NFIP rules. The ratio of building to contents coverage for the full requested coverage will be used to determine the portion of the submitted premium available to purchase building and contents coverage.

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**U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
National Flood Insurance Program**

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

PART 1 (OF 2) OF FLOOD INSURANCE APPLICATION

NEW CURRENT POLICY NUMBER
 RENEWAL _____

IMPORTANT—PLEASE PRINT OR TYPE

POLICY FORM	DIRECT BILL INSTRUCTIONS: <input type="checkbox"/> BILL INSURED <input type="checkbox"/> BILL FIRST MORTGAGEE <input type="checkbox"/> BILL SECOND MORTGAGEE <input type="checkbox"/> BILL LOSS PAYEE <input type="checkbox"/> BILL OTHER	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"/> MAP REV. (ZONE CHANGE FROM NON-SFHA TO SFHA)—ONE DAY <input type="checkbox"/> LOAN—NO WAITING <input type="checkbox"/> LENDER REQUIRED—NO WAITING																																				
AGENT INFORMATION	NAME, ADDRESS OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER: _____ AGENCY NO.: _____ AGENT'S TAX ID: _____ PHONE NO.: _____ FAX NO.: _____	NAME, MAILING ADDRESS, AND TELEPHONE NO. OF INSURED: _____ _____ _____																																				
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): _____ ENTER CASE FILE NUMBER: _____	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. DESCRIBE PROPERTY LOCATION (DO NOT USE P.O. BOX): _____																																				
MORTGAGEE INFORMATION	NAME AND ADDRESS OF FIRST MORTGAGEE: _____ LOAN NO.: _____ PHONE NO.: _____ FAX NO.: _____	IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, COMPLETE THE FOLLOWING, INCLUDING THE NAME, AND ADDRESS: <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> DISASTER AGENCY <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> IF OTHER, PLEASE SPECIFY: _____ LOAN NO.: _____ PHONE NO.: _____ FAX 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	GRANDFATHERED? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, <input type="checkbox"/> BUILT IN COMPLIANCE? <input type="checkbox"/> CONTINUOUS COVERAGE? PRIOR POLICY NO.: _____ CURRENT COMMUNITY NO./PANEL NO. AND SUFFIX: _____ CURRENT FIRM ZONE: _____ CURRENT BFE: _____																																				
BUILDING	IS INSURED BUILDING OWNED BY STATE GOVERNMENT? <input type="checkbox"/> YES <input type="checkbox"/> NO 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"/> UNFINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> CRAWLSPACE <input type="checkbox"/> SUBGRADE CRAWLSPACE IF NOT A SINGLE-FAMILY DWELLING, THE NUMBER OF OCCUPANCIES (UNITS) IS _____	CONDO FORM OF OWNERSHIP? <input type="checkbox"/> YES <input type="checkbox"/> NO CONDO COVERAGE IS FOR: <input type="checkbox"/> UNIT <input type="checkbox"/> ENTIRE BUILDING RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY ONLY: TOTAL NUMBER OF UNITS (INCLUDE NON-RES): _____ <input type="checkbox"/> HIGH-RISE <input type="checkbox"/> LOW-RISE ESTIMATED REPLACEMENT COST AMOUNT \$ _____ IS BUILDING INSURED'S PRINCIPAL RESIDENCE? <input type="checkbox"/> YES <input type="checkbox"/> NO	IS THIS BUILDING IN THE COURSE OF CONSTRUCTION? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING WALLED AND ROOFED? <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 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 IF ELEVATED, COMPLETE PART 2 OF APPLICATION BUILDING USE: <input type="checkbox"/> MAIN HOUSE/BUILDING <input type="checkbox"/> DETACHED GUEST HOUSE <input type="checkbox"/> DETACHED GARAGE <input type="checkbox"/> AGRICULTURAL BUILDING <input type="checkbox"/> WAREHOUSE <input type="checkbox"/> POOLHOUSE, CLUBHOUSE, RECREATION BUILDING <input type="checkbox"/> TOOL/STORAGE SHED <input type="checkbox"/> OTHER: _____ FOR MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS, COMPLETE PART 2, SECTION III																																			
CONTENTS	CONTENTS LOCATED IN: <input type="checkbox"/> BASEMENT/ENCLOSURE <input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER <input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE <input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR <input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL (IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING)																																					
CONSTRUCTION DATA	IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, PLEASE DESCRIBE: _____ ALL BUILDINGS: (CHECK ONE OF THE FIVE BLOCKS AND RECORD CORRESPONDING DATE IN THE DATE BOX) <input type="checkbox"/> BUILDING PERMIT DATE <input type="checkbox"/> 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"/> DATE OF CONSTRUCTION <input type="checkbox"/> MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT DATE: _____ (MM/DD/YYYY)																																					
COVERAGE AND RATING	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 CERTIFICATION. BUILDING DIAGRAM NUMBER _____ LOWEST ADJACENT GRADE (LAG) _____ ELEVATION CERTIFICATION DATE: _____ LOWEST FLOOR ELEVATION _____ (-) BASE FLOOD ELEVATION _____ (+) DIFFERENCE TO NEAREST FOOT _____ (+ OR -) IN ZONES Y AND V1-V30 ONLY, DOES BASE FLOOD ELEVATION INCLUDE EFFECTS OF WAVE ACTION? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING FLOOD-PROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO (SEE FLOOD INSURANCE MANUAL FOR CERTIFICATION FORM)																																					
SIGNATURE	DEDUCTIBLE: <input type="checkbox"/> BUILDING \$ _____ <input type="checkbox"/> 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">COVERAGE</th> <th colspan="3">BASIC LIMITS</th> <th colspan="3">ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)</th> <th rowspan="2">DEDUCTIBLE</th> <th rowspan="2">BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE</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>.00</td> <td></td> <td></td> <td>.00</td> <td>.00</td> <td></td> <td>.00</td> </tr> <tr> <td>CONTENTS</td> <td></td> <td></td> <td>.00</td> <td></td> <td></td> <td>.00</td> <td>.00</td> <td></td> <td>.00</td> </tr> </tbody> </table>		COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	BUILDING			.00			.00	.00		.00	CONTENTS			.00			.00	.00		.00
COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	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 TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK FACTOR RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM																																					
	PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____																																					
	THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, & 4.																																					
	SIGNATURE OF INSURANCE AGENT/BROKER: _____	DATE (MM/DD/YYYY): _____																																				

NFIP COPY

FEMA Form 086-0-1, AUG 10

Previously FEMA Form 81-16

F-050 (8/10)

PLEASE ATTACH TO NFP COPY OF APPLICATION THE CHECK OR MONEY ORDER FOR THE TOTAL PREPAID PREMIUM MADE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM
IMPORTANT—COMPLETE PART 1 AND PART 2 (ON LAST PAGE) BEFORE SENDING APPLICATION TO THE NFIP—IMPORTANT

ALL APPROPRIATE DATA PROVIDED BY THE INSURED OR OBTAINED FROM THE ELEVATION CERTIFICATE SHOULD BE REVIEWED AND TRANSCRIBED BELOW. THIS PART OF THE APPLICATION MUST BE COMPLETED FOR ALL BUILDINGS.

CURRENT POLICY NUMBER	
<input type="checkbox"/> NEW	_____
<input type="checkbox"/> RENEWAL	_____

SECTION I—ALL BUILDING TYPES

- Diagram number selected from Building Diagrams 1-9:
 - The lowest floor is (round to nearest foot):
_____ feet above below (check one) the lowest ground (grade) immediately next to the building.
 - The garage floor (if applicable) or elevated floor (if applicable) is (round to nearest foot):
_____ feet above below (check one) the lowest ground (grade) immediately next to the building.
 - Machinery or equipment located at a level lower than the lowest floor is (round to nearest foot):
_____ feet below the lowest floor.
 - Site location:
 - Approximate distance of site location to nearest shoreline:
 Less than 200 feet 500 to 1,000 feet
 200 to 500 feet More than 1,000 feet
 - Source of flooding:
 Ocean River/stream
 Lake Other: _____
 - Basement/Subgrade Crawlspace:
 - Is the basement/subgrade crawlspace floor below grade on all sides? YES NO
 - Does the basement/subgrade crawlspace contain machinery or equipment? YES NO
- If yes, check the appropriate items:
 Furnace Heat pump Air conditioner
 Hot water heater Fuel tank Cistern
 Elevator equipment Washer & dryer Food freezer
 Other equipment or machinery servicing the building
- Garage:
 - Is the garage attached to or part of the building?
 YES NO
 - Total area of the garage: _____ square feet.
 - Are there any openings (excluding doors) that are designed to allow the passage of floodwaters through the garage?
 YES NO
If yes, number of permanent openings (flood vents) within 1 foot above the adjacent grade: _____. Total area of all permanent openings (flood vents): _____ square inches.
 - Is the garage used solely for parking of vehicles, building access, and/or storage? YES NO
 - Does the garage contain machinery or equipment?
 YES NO
If yes, check the appropriate items:
 Furnace Heat pump Air conditioner
 Hot water heater Fuel tank Cistern
 Elevator equipment Washer & dryer Food freezer
 Other equipment or machinery servicing the building
 - Does the garage have more than 20 linear feet of finished wall paneling, etc? YES NO

SECTION II—ELEVATED BUILDINGS

(Including Manufactured (Mobile) Homes/Travel Trailers)

- Elevating foundation of the building:
 Piers, posts, or piles
 Reinforced masonry piers or concrete piers or columns
 Reinforced concrete shear walls
 Solid perimeter walls (Note: Not approved for elevating in Zones V1-V30, VE, or V).
- Does the area below the elevated floor contain machinery or equipment?
 YES NO
If yes, check the appropriate items:
 Furnace Heat pump Air conditioner
 Hot water heater Fuel tank Cistern
 Elevator equipment Washer & dryer Food freezer
 Other equipment or machinery servicing the building
- Area below the elevated floor:
 - Is the area below the elevated floor enclosed?
 YES NO
If yes, check one of the following:
 Partially Fully
If 10a is NO, do not answer 10b through 10f.
 - If enclosed, provide size of enclosed area/crawlspace:
_____ square feet.
 - Is the area below the elevated floor enclosed using materials other than insect screening or light wood lattices?
 YES NO
If yes, check one of the following:
 Breakaway walls
 Solid wood frame walls
 Masonry walls
 Other: _____
 - Is the enclosed area/crawlspace constructed with openings (excluding doors) to allow the passage of floodwaters through the enclosed area? YES NO
If yes, number of permanent openings (flood vents) within 1 foot above adjacent grade: _____. Total Area of all permanent openings (flood vents) _____ square inches.
 - Is the enclosed area/crawlspace used for any purpose other than solely for parking of vehicles, building access, or storage?
 YES NO. If yes, describe: _____
 - Does the enclosed area/crawlspace have more than 20 linear feet of finished wall, paneling, etc.? YES NO

SECTION III—MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS

- Manufactured (mobile) home/travel trailer data:
Make: _____
Year of manufacture: _____
Model number: _____
Serial number: _____
- Manufactured (mobile) home/travel trailer dimensions:
_____ x _____ feet.
- Are there any permanent additions or extensions to the manufactured (mobile) home/travel trailer? YES NO
If yes, the dimensions are: _____ x _____ feet.
- The manufactured (mobile) home/travel trailer anchoring system utilizes:
 Over-the-top ties Ground anchors
 Frame ties Slab anchors
 Frame connectors Other: _____
- The manufactured (mobile) home/travel trailer was installed in accordance with:
 Manufacturer's specifications
 Local floodplain management standards
 State and/or local building standards
- Is the manufactured (mobile) home/travel trailer located in a manufactured (mobile) home park/subdivision? YES NO

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.

SIGNATURE OF INSURANCE AGENT/BROKER

DATE (MM/DD/YYYY)

**FLOOD INSURANCE
FLOOD INSURANCE APPLICATION
FEMA FORM 086-0-1**

NONDISCRIMINATION

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

PRIVACY ACT

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

GENERAL

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

AUTHORITY

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

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this data collection is estimated to average 12 minutes per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting this form. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20472, Paperwork Reduction Project (1660-0006).

NOTE: Do not send your completed form to this address.

RATING

This section contains information, including rate tables, required to accurately rate a 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 on pages RATE 49 through RATE 63.

A premium table for single family Pre-FIRM buildings located in Special Flood Hazard Areas (SFHAs) is located on page RATE 11. These premiums were calculated using Rate Table 2. This premium table is included in this manual to help the agent more easily quote premiums for buildings that do not require elevation certification.

I. AMOUNT OF INSURANCE AVAILABLE

BUILDING COVERAGE	EMERGENCY PROGRAM	REGULAR PROGRAM		
		Basic Insurance Limits	Additional Insurance Limits	Total Insurance Limits
Single Family Dwelling				
2-4 Family Dwelling	\$ 35,000 *	\$ 60,000	\$190,000	\$250,000
Other Dwelling	\$ 35,000 *	\$ 60,000	\$190,000	\$250,000
Residential Non-Residential	\$100,000**	\$175,000	\$ 75,000	\$250,000
	\$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 RCBAP, refer to CONDO Section for basic insurance limits and maximum coverage available.

II. RATE TABLES

Rate tables are provided for the Emergency Program and for the Regular Program according to Pre-FIRM, Post-FIRM, and zone classifications. Tables 1-5 show annual rates per

\$100 of coverage. Table 6 provides precalculated Pre-FIRM premiums for various coverage limits. 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	.76	.96
Non-Residential	.83	1.62

TABLE 2. REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES^{1, 2}
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)
FIRM ZONES A, AE, A1-A30, AO, AH, D

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.76 / .60	.96 / 1.07	.76 / .60		.76 / 1.24		.83 / 1.19	
	With Basement	.81 / .88	.96 / .90	.81 / .88		.76 / 1.03		.88 / 1.17	
	With Enclosure	.81 / 1.06	.96 / 1.07	.81 / 1.06		.81 / 1.30		.88 / 1.47	
	Elevated on Crawlspace	.76 / .60	.96 / 1.07	.76 / .60		.76 / 1.24		.83 / 1.19	
	Non-Elevated with Subgrade Crawlspace	.76 / .60	.96 / .90	.76 / .60		.76 / 1.24		.83 / 1.19	
	Manufactured (Mobile) Home ³	.76 / .60	.96 / 1.07					.83 / 1.19	
CONTENTS LOCATION	Basement & Above ⁴				.96 / .90		.96 / .90		1.62 / 2.00
	Enclosure & Above ⁵				.96 / 1.07		.96 / 1.07		1.62 / 2.39
	Lowest Floor Only – Above Ground Level				.96 / 1.07		.96 / 1.07		1.62 / 1.05
	Lowest Floor Above Ground Level and Higher Floors				.96 / .74		.96 / .74		1.62 / .90
	Above Ground Level – More than One Full Floor				.35 / .14		.35 / .14		.24 / .14
	Manufactured (Mobile) Home ³								1.62 / 1.05

FIRM ZONES V, VE, V1-V30

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / 1.54	1.23 / 2.64	.99 / 1.54		.99 / 2.85		1.10 / 2.96	
	With Basement	1.06 / 2.30	1.23 / 2.23	1.06 / 2.30		1.06 / 4.26		1.16 / 4.40	
	With Enclosure	1.06 / 2.72	1.23 / 2.63	1.06 / 2.72		1.06 / 4.76		1.16 / 4.91	
	Elevated on Crawlspace	.99 / 1.54	1.23 / 2.64	.99 / 1.54		.99 / 2.85		1.10 / 2.96	
	Non-Elevated with Subgrade Crawlspace	.99 / 1.54	1.23 / 2.23	.99 / 1.54		.99 / 2.85		1.10 / 2.96	
	Manufactured (Mobile) Home ³	.99 / 6.11	1.23 / 2.63					1.10 / 10.49	
CONTENTS LOCATION	Basement & Above ⁴				1.23 / 2.23		1.23 / 2.23		2.14 / 5.20
	Enclosure & Above ⁵				1.23 / 2.63		1.23 / 2.63		2.14 / 5.61
	Lowest Floor Only – Above Ground Level				1.23 / 2.63		1.23 / 2.63		2.14 / 4.70
	Lowest Floor Above Ground Level and Higher Floors				1.23 / 2.32		1.23 / 2.32		2.14 / 4.06
	Above Ground Level – More than One Full Floor				.47 / .34		.47 / .34		.45 / .45
	Manufactured (Mobile) Home ³								2.14 / 9.80

FIRM ZONES A99, B, C, X

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.86 / .23	1.32 / .41	.86 / .23		.81 / .23		.81 / .23	
	With Basement	.98 / .33	1.49 / .47	.98 / .33		1.04 / .33		1.04 / .33	
	With Enclosure	.98 / .37	1.49 / .54	.98 / .37		1.04 / .37		1.04 / .37	
	Elevated on Crawlspace	.86 / .23	1.32 / .41	.86 / .23		.81 / .23		.81 / .23	
	Non-Elevated with Subgrade Crawlspace	.86 / .23	1.32 / .41	.86 / .23		.81 / .23		.81 / .23	
	Manufactured (Mobile) Home ³	.86 / .42	1.32 / .41					1.04 / .43	
CONTENTS LOCATION	Basement & Above ⁴				1.68 / .62		1.68 / .62		1.73 / .67
	Enclosure & Above ⁵				1.68 / .71		1.68 / .71		1.73 / .80
	Lowest Floor Only – Above Ground Level				1.32 / .65		1.32 / .65		1.06 / .47
	Lowest Floor Above Ground Level and Higher Floors				1.32 / .41		1.32 / .41		1.06 / .34
	Above Ground Level – More than One Full Floor				.39 / .13		.39 / .13		.24 / .13
	Manufactured (Mobile) Home ³								.93 / .58

- 1 Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, A1-A30, AO, AH, D.
- 2 Pre-FIRM buildings with subgrade crawlspaces that are below the Base Flood Elevation (BFE) may use optional Post-FIRM elevation rating. Follow the procedures from the Specific Rating Guidelines for policy processing.
- 3 The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.
- 4 Includes subgrade crawlspace.
- 5 Includes crawlspace.

TABLE 3A. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES A99, B, C, X

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.86 / .23	1.32 / .41	.86 / .23		.81 / .23		.81 / .23	
	With Basement	.98 / .33	1.49 / .47	.98 / .33		1.04 / .33		1.04 / .33	
	With Enclosure	.98 / .37	1.49 / .54	.98 / .37		1.04 / .37		1.04 / .37	
	Elevated on Crawlspace	.86 / .23	1.32 / .41	.86 / .23		.81 / .23		.81 / .23	
	Non-Elevated with Subgrade Crawlspace	.86 / .23	1.32 / .41	.86 / .23		.81 / .23		.81 / .23	
	Manufactured (Mobile) Home ¹	.86 / .42	1.32 / .41					1.04 / .43	
CONTENTS LOCATION	Basement & Above ⁵				1.68 / .62		1.68 / .62		1.73 / .67
	Enclosure & Above ⁶				1.68 / .71		1.68 / .71		1.73 / .80
	Lowest Floor Only – Above Ground Level				1.32 / .65		1.32 / .65		1.06 / .47
	Lowest Floor Above Ground Level and Higher Floors				1.32 / .41		1.32 / .41		1.06 / .34
	Above Ground Level – More than One Full Floor				.39 / .13		.39 / .13		.24 / .13
	Manufactured (Mobile) Home ¹								.93 / .58

FIRM ZONE D

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	1.24 / .35	1.11 / .65	1.24 / .35		1.20 / .60		1.20 / .60	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Elevated on Crawlspace	1.24 / .35	1.11 / .65	1.24 / .35		1.20 / .60		1.20 / .60	
	Non-Elevated with Subgrade Crawlspace	1.24 / .35	1.11 / .65	1.24 / .35		1.20 / .60		1.20 / .60	
	Manufactured (Mobile) Home ¹	1.61 / .70	1.31 / .75					2.45 / .87	
CONTENTS LOCATION	Basement & Above ⁵				***		***		***
	Enclosure & Above ⁶				***		***		***
	Lowest Floor Only – Above Ground Level				1.11 / .65		1.11 / .65		1.75 / .56
	Lowest Floor Above Ground Level and Higher Floors				1.11 / .45		1.11 / .45		1.75 / .54
	Above Ground Level – More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ¹								1.75 / .56

FIRM ZONES AO, AH (No Basement/Enclosure/Crawlspace/Subgrade Crawlspace Buildings Only)²

OCCUPANCY	Building		Contents	
	1-4 Family	Other Res. & Non-Res	Residential	Non-Residential
With Certification of Compliance ³	.28 / .08	.23 / .08	.38 / .13	.23 / .13
Without Certification of Compliance or Elevation Certificate ⁴	1.02 / .21	1.10 / .32	1.17 / .22	1.97 / .29

- 1 The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.
- 2 Zones AO, AH Buildings With Basement/Enclosure/Crawlspace/Subgrade Crawlspace: Submit for Rating
- 3 "With Certification of Compliance" rates are to be used when the Elevation Certificate shows that the lowest floor is equal to or greater than the community's elevation requirement.
- 4 "Without Certification of Compliance" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.
- 5 Includes subgrade crawlspace.
- 6 Includes crawlspace.

***SUBMIT FOR RATING

TABLE 3B. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES AE, A1-A30 – BUILDING RATES

Elevation of Lowest Floor Above or Below BFE ¹	One Floor No Basement/Enclosure/Crawlspace ⁴		More than One Floor No Basement/Enclosure/Crawlspace ⁴		More than One Floor With Basement/Enclosure/Crawlspace ⁴		Manufactured (Mobile) Home ²	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.26 / .09	.22 / .09
+3	.27 / .08	.22 / .09	.25 / .08	.20 / .08	.25 / .08	.20 / .08	.28 / .09	.24 / .09
+2	.42 / .08	.29 / .09	.28 / .08	.23 / .08	.27 / .08	.22 / .08	.48 / .09	.37 / .10
+1	.73 / .10	.52 / .11	.52 / .09	.32 / .09	.34 / .09	.26 / .09	.92 / .11	.75 / .13
0	1.60 / .12	1.47 / .14	1.17 / .11	.88 / .17	.82 / .10	.67 / .16	2.39 / .13	1.92 / .20
-1 ³	4.30 / 1.25	5.39 / 1.28	3.70 / 0.97	3.65 / .59	2.15 / .60	1.93 / .66	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 – CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE ¹	Lowest Floor Only – Above Ground Level (No Basement/Enclosure/Crawlspace ⁴)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Enclosure/Crawlspace ⁴)		More than One Floor With Basement/Enclosure/Crawlspace ⁴		Manufactured (Mobile) Home ²	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .13
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .13	.24 / .13
+2	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .15	.34 / .15
+1	.52 / .12	.35 / .16	.38 / .12	.25 / .12	.38 / .12	.22 / .12	.58 / .17	.53 / .23
0	1.18 / .12	.81 / .31	.67 / .12	.59 / .20	.41 / .12	.32 / .12	1.12 / .23	1.11 / .31
-1 ³	3.45 / .70	2.29 / .90	2.00 / .47	1.53 / .60	.66 / .14	1.06 / .14	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 – CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE ¹	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1		.35 / .12	.35 / .12	.22 / .12
-2		.35 / .12	.35 / .12	.22 / .12

- 1 If Lowest Floor is -1 because of attached garage, submit application for special consideration. Rate may be lower.
- 2 The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.
- 3 Use Submit-for-Rate guidelines if either the enclosure below the lowest elevated floor of an elevated building or the crawlspace (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.
- 4 Includes subgrade crawlspace.

***** SUBMIT FOR RATING**

**TABLE 3C. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

**UNNUMBERED ZONE A – WITHOUT
BASEMENT/ENCLOSURE/CRAWLSPACE^{1,6}**

Elevation Difference to nearest foot	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other & Non- Residential	Residential ²	Non- Residential ²	
+5 or more	.40 / .09	.40 / .12	.49 / .12	.51 / .12	NO ESTIMATED BASE FLOOD ELEVATION ³
+2 to +4	1.21 / .12	1.12 / .20	.78 / .15	.80 / .21	
+1	2.30 / .60	2.57 / .37	1.50 / .27	1.31 / .49	
0 or below	***	***	***	***	
+2 or more	.44 / .08	.35 / .09	.44 / .12	.40 / .12	WITH THE ESTIMATED BASE FLOOD ELEVATION ⁴
0 to +1	1.19 / .13	1.02 / .19	.94 / .15	.91 / .17	
-1	3.85 / 1.25	4.44 / .61	2.66 / .41	2.08 / .70	
-2 or below	***	***	***	***	
No Elevation Certificate ⁵	4.45 / 1.41	5.53 / 1.13	3.33 / .91	3.00 / 1.20	No Elevation Certificate

¹ Zone A building with basement/enclosure/crawlspace/subgrade crawlspace – Submit for Rating.

² For elevation rated risks other than Single Family, when contents are located one floor or more above lowest floor used for rating – use .35 / .12.

³ Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.

⁴ Elevation difference is the measured distance between the estimated BFE provided by the community or registered professional engineer, surveyor, or architect and the lowest floor of the building.

⁵ For building without basement, enclosure, or crawlspace, Elevation Certificate is optional.

⁶ Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace may use this table if the rates are more favorable to the insured. For optional rating, follow the Submit for Rate procedures on pages RATE 25-25A.

*** **SUBMIT FOR RATING**

TABLE 3D. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES '75-81, V1-V30, VE – BUILDING RATES¹

Elevation of Lowest Floor Above or Below BFE	One Floor, No Basement/Encl/Crawlspace ⁵		More than One Floor, No Basement/Encl/Crawlspace ⁵		More than One Floor, With Basement/Encl/Crawlspace ⁵		Manufactured (Mobile) Home ²	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
0 ³	2.81 / .51	3.40 / 1.32	2.28 / .51	2.47 / 1.23	1.97 / .51	2.20 / 1.00	4.22 / .42	6.02 / .38
-1 ⁴	6.00 / 3.07	8.95 / 4.93	5.49 / 3.07	7.70 / 3.75	3.90 / 2.79	4.08 / 3.81	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES '75-81, V1-V30, VE – CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only -- Above Ground Level (No Basement/Encl/Crawlspace ⁵)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl/Crawlspace ⁵)		More than One Floor With Basement/Enclosure/Crawlspace ⁵		Manufactured (Mobile) Home ²	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
0 ³	4.36 / .61	3.85 / 2.82	2.83 / .67	2.69 / 1.69	1.60 / .61	1.60 / .61	4.19 / .67	4.37 / 3.60
-1 ⁴	9.55 / 4.64	9.37 / 8.18	5.63 / 3.60	6.43 / 5.10	1.88 / .61	5.73 / .61	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES '75-81, V1-V30, VE – CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
0 ³		.56 / .25	.56 / .25	.42 / .25
-1 ⁴		.56 / .25	.56 / .25	.42 / .25
-2		.56 / .25	.56 / .25	.46 / .25

- 1 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.
- 2 The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.
- 3 These rates are to be used if the lowest floor of the building is at or above BFE.
- 4 Use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below BFE.
- 5 Includes subgrade crawlspace.

*****SUBMIT FOR RATING**

FIRM ZONES '75-'81, UNNUMBERED V ZONE

SUBMIT FOR RATING

**TABLE 3E. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V1-V30, VE ZONE RATES¹

Elevation of the lowest floor above or below BFE adjusted for wave height ²	Elevated Buildings Free of Obstruction ³				
	Contents		Building		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More ⁴	Replacement Cost Ratio .50 to .74 ⁴	Replacement Cost Ratio Under .50 ⁴
+4 or more	.44	.44	.71	.94	1.44
+3	.44	.44	.86	1.17	1.75
+2	.64	.69	1.12	1.50	2.26
+1	1.11	1.19	1.63	2.18	3.04
0	1.90	2.04	2.34	3.13	4.39
-1	2.73	2.81	3.07	4.05	5.26
-2	3.90	4.11	4.15	5.44	6.94
-3	5.35	5.67	5.35	7.15	9.06
-4 or below	***	***	***	***	***

- 1 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.
- 2 Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.
- 3 Free of Obstruction – The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:
 - (1) Insect screening, provided that no additional supports are required for the screening; or
 - (2) Wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ½ inch; or
 - (3) Wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch.
 - (4) One solid breakaway wall or a garage door, with the remaining sides of the enclosure constructed of insect screening, wooden or plastic lattice, slats, or shutters.

Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized.
Any machinery or equipment below the lowest elevated floor must be at or above the BFE.
- 4 These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased by the replacement cost. See pages RATE 20-21 for more details.

***** SUBMIT FOR RATING**

**1981 POST-FIRM V1-V30, VE ZONE
Non-Elevated Buildings**

SUBMIT FOR RATING

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

**TABLE 3F. REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V1-V30, VE ZONE RATES^{1,2}

Elevation of the lowest floor above or below BFE adjusted for wave height ³	Elevated Buildings With Obstruction ⁴				
	Contents		Building		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More ⁵	Replacement Cost Ratio .50 to .74 ⁵	Replacement Cost Ratio Under .50 ⁵
+4 or more	.57	.57	1.58	2.10	3.12
+3	.58	.58	1.77	2.33	3.55
+2	.76	.76	2.09	2.73	4.17
+1	1.28	1.37	2.62	3.51	5.07
0	2.05	2.16	3.18	4.35	5.90
-1 ⁶	2.81	2.97	3.75	4.98	6.69
-2 ⁶	4.01	4.28	4.80	6.31	8.19
-3 ⁶	5.48	5.83	6.18	8.04	10.33
-4 or below ⁶	***	***	***	***	***

- 1 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.
- 2 Rates provided are only for elevated buildings, except those elevated on solid perimeter foundation walls. For buildings elevated on solid perimeter foundation walls, and for non-elevated buildings, use the *Specific Rating Guidelines* document.
- 3 Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.
- 4 With Obstruction –The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the "Free of Obstruction" rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See page RATE 20 for more details.
- 5 These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased by the replacement cost. See pages RATE 20-21 for more details.
- 6 For buildings with obstruction, use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

*** **SUBMIT FOR RATING**

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

**TABLE 4. REGULAR PROGRAM – FIRM ZONE AR AND AR DUAL ZONES RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

PRE-FIRM NOT ELEVATION-RATED RATES^{1,2}

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.86 / .23	1.32 / .41	.86 / .23		.81 / .23		.81 / .23	
	With Basement	.98 / .33	1.49 / .47	.98 / .33		1.04 / .33		1.04 / .33	
	With Enclosure	.98 / .37	1.49 / .54	.98 / .37		1.04 / .37		1.04 / .37	
	Elevated on Crawlspace	.86 / .23	1.32 / .41	.86 / .23		.81 / .23		.81 / .23	
	Non-Elevated with Subgrade Crawlspace	.86 / .23	1.32 / .41	.86 / .23		.81 / .23		.81 / .23	
	Manufactured (Mobile) Home ³	.86 / .42	1.32 / .41					1.04 / .43	
CONTENTS LOCATION	Basement & Above				1.68 / .62		1.68 / .62		1.73 / .67
	Enclosure & Above				1.68 / .71		1.68 / .71		1.73 / .80
	Lowest Floor Only - Above Ground Level				1.32 / .65		1.32 / .65		1.06 / .47
	Lowest Floor Above Ground Level and Higher Floors				1.32 / .41		1.32 / .41		1.06 / .34
	Above Ground Level - More than One Full Floor				.39 / .13		.39 / .13		.24 / .13
	Manufactured (Mobile) Home ³								.93 / .58

- 1 Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance RateMap (FIRM).
- 2 Base Deductible is \$2,000.
- 3 The definition of Manufactured (Mobile) Home includes travel trailers. See Page APP 3.

POST-FIRM NOT ELEVATION-RATED RATES¹

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.86 / .23	1.32 / .41	.86 / .23		.81 / .23		.81 / .23	
	With Basement	.98 / .33	1.49 / .47	.98 / .33		1.04 / .33		1.04 / .33	
	With Enclosure	.98 / .37	1.49 / .54	.98 / .37		1.04 / .37		1.04 / .37	
	Elevated on Crawlspace	.86 / .23	1.32 / .41	.86 / .23		.81 / .23		.81 / .23	
	Non-Elevated with Subgrade Crawlspace	.86 / .23	1.32 / .41	.86 / .23		.81 / .23		.81 / .23	
	Manufactured (Mobile) Home ²	.86 / .42	1.32 / .41					1.04 / .43	
CONTENTS LOCATION	Basement & Above				1.68 / .62		1.68 / .62		1.73 / .67
	Enclosure & Above				1.68 / .71		1.68 / .71		1.73 / .80
	Lowest Floor Only - Above Ground Level				1.32 / .65		1.32 / .65		1.06 / .47
	Lowest Floor Above Ground Level and Higher Floors				1.32 / .41		1.32 / .41		1.06 / .34
	Above Ground Level - More than One Full Floor				.39 / .13		.39 / .13		.24 / .13
	Manufactured (Mobile) Home ²								.93 / .58

- 1 Base Deductible is \$1,000.
- 2 The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

**TABLE 5. REGULAR PROGRAM – PRE-FIRM AND POST-FIRM
ELEVATION-RATED RATES ANNUAL
RATES PER \$100 OF COVERAGE
(Basic/Additional)**

FIRM ZONES AR and AR Dual Zones – BUILDING RATES

Elevation of Lowest Floor Above or Below BFE	One Floor, No Basement/Encl/Crawlspace ⁴		More than One Floor, No Basement/Encl/Crawlspace ⁴		More than One Floor, With Basement/Encl/Crawlspace ⁴		Manufactured (Mobile) Home ¹	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.26 / .09	.22 / .09
+3	.27 / .08	.22 / .09	.25 / .08	.20 / .08	.25 / .08	.20 / .08	.28 / .09	.24 / .09
+2	.42 / .08	.29 / .09	.28 / .08	.23 / .08	.27 / .08	.22 / .08	.48 / .09	.37 / .10
+1	.73 / .10	.52 / .11	.52 / .09	.32 / .09	.34 / .09	.26 / .09	.86 / .42	.75 / .13
0	.86 / .23	.81 / .23	.86 / .23	.81 / .23	.82 / .09	.67 / .16	.86 / .42	1.04 / .43
-1 ²	See Footnote ²							

FIRM ZONES AR and AR Dual Zones – CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only – Above Ground Level (No Basement/Encl/Crawlspace ⁴)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl/Crawlspace ⁴)		More than One Floor With Basement/Enclosure/Crawlspace ⁴		Manufactured (Mobile) Home ¹	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .13
+3	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .13	.24 / .13
+2	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .15	.34 / .15
+1	.52 / .12	.35 / .16	.38 / .12	.25 / .12	.38 / .12	.22 / .12	.58 / .17	.53 / .23
0	1.18 / .12	.81 / .31	.67 / .12	.59 / .20	.41 / .12	.32 / .12	1.12 / .23	.77 / .48
-1 ²	See Footnote ²							

FIRM ZONES AR and AR Dual Zones – CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1 ³		.35 / .12	.35 / .12	.22 / .12
-2 ³		.35 / .12	.35 / .12	.22 / .12

- 1 The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.
- 2 Use Table 4 Pre-FIRM and Post-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table.
- 3 These rates are only applicable to Contents-only policies.
- 4 Includes subgrade crawlspace.

**TABLE 6.
PRECALCULATED PRE-FIRM PREMIUM TABLE
FOR SINGLE-FAMILY DWELLINGS**

AMOUNT OF INSURANCE	PREMIUM ¹ EXCLUDING ICC ² AND FEDERAL POLICY FEE ³			
	A, AE, A1-A30, AH, AO, D		V, VE, V1-V30	
	w/bsmt	w/o bsmt	w/bsmt	w/o bsmt
BUILDING				
\$ 20,000	\$ 162	\$ 152	\$ 212	\$ 198
\$ 30,000	\$ 243	\$ 228	\$ 318	\$ 297
\$ 40,000	\$ 324	\$ 304	\$ 424	\$ 396
\$ 50,000	\$ 405	\$ 380	\$ 530	\$ 495
\$ 60,000	\$ 486	\$ 456	\$ 636	\$ 594
\$ 70,000	\$ 574	\$ 516	\$ 866	\$ 748
\$ 80,000	\$ 662	\$ 576	\$1,096	\$ 902
\$ 90,000	\$ 750	\$ 636	\$1,326	\$1,056
\$100,000	\$ 838	\$ 696	\$1,556	\$1,210
\$125,000	\$1,058	\$ 846	\$2,131	\$1,595
\$150,000	\$1,278	\$ 996	\$2,706	\$1,980
\$175,000	\$1,498	\$1,146	\$3,281	\$2,365
\$200,000	\$1,718	\$1,296	\$3,856	\$2,750
\$225,000	\$1,938	\$1,446	\$4,431	\$3,135
\$250,000 ⁴	\$2,158	\$1,596	\$5,006	\$3,520
CONTENTS				
\$ 5,000	\$ 48	\$ 48	\$ 62	\$ 62
\$ 10,000	\$ 96	\$ 96	\$ 123	\$ 123
\$ 15,000	\$144	\$144	\$ 185	\$ 185
\$ 20,000	\$192	\$192	\$ 246	\$ 246
\$ 25,000	\$240	\$240	\$ 308	\$ 308
\$ 30,000	\$285	\$294	\$ 419	\$ 440
\$ 40,000	\$375	\$401	\$ 642	\$ 704
\$ 50,000	\$465	\$508	\$ 865	\$ 968
\$ 60,000	\$555	\$615	\$1,088	\$1,232
\$ 70,000	\$645	\$722	\$1,312	\$1,496
\$ 80,000	\$735	\$829	\$1,534	\$1,760
\$ 90,000	\$825	\$936	\$1,757	\$2,024
\$100,000	\$915	\$1,043	\$1,980	\$2,288

¹ Premium before applying any CRS credits or optional deductible factors.

² For building coverage amounts of \$230,000 and less, add \$70 to the building premium selected from the table above to cover ICC cost, except for D zones. For D zones add \$5. For building coverage amounts above \$230,000, see Footnote 4 below.

³ Add \$40 to the premium selected from the table above to cover Federal Policy Fee.

⁴ Add \$55 to cover the ICC cost for the \$250,000 building limit, except for D zones. For D zones add \$4.

TABLE 7. FEDERAL POLICY FEE AND PROBATION SURCHARGE TABLE

FEDERAL POLICY FEE ¹	PROBATION SURCHARGE
\$40	\$50

¹ For the Preferred Risk Policy, the Federal Policy Fee is \$20.00.

III. DEDUCTIBLES

As shown in Table 8A below, the NFIP standard deductible is either \$1,000 or \$2,000. The insured may choose a deductible amount different from the standard \$1,000 for Post-FIRM or the standard \$2,000 for structures in the Emergency Program and those rated using Pre- FIRM rates in Zones A, AO, AH, A1-A30, AE, VO, V1-V30, VE, V, AR, and AR Dual Zones (AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A). The optional deductible amount may be applied to policies insuring properties in either Emergency Program or Regular Program communities. Refer to page CONDO 22 for Residential Condominium Building Association Policy optional deductibles.

A. Buy-Back Deductibles

Policyholders who wish to reduce their deductibles from the standard deductibles of \$2,000 for Pre-FIRM SFHA risks may opt to

purchase separate \$1,000 deductibles for building and contents coverages, for an additional premium. The deductible factors provided on pages RATE 13 and CONDO 22 must be used to calculate the deductible surcharge.

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. The deductible amount may be reduced through the submission of a new Application at the time of renewal. This procedure does not require the completion of the entire Flood Insurance Application. 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.

TABLE 8A. STANDARD DEDUCTIBLES

EMERGENCY PROGRAM	REGULAR PROGRAM			
	Flood Zone	Pre-FIRM	Pre-FIRM with Optional Post-FIRM Elevation Rating	Post-FIRM
\$2,000	B, C, X, A99, D	\$1,000		\$1,000
	A, AO, AH, A1-A30, AE, VO, V1-V30, VE, V, AR, AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A	\$2,000	\$1,000	\$1,000

TABLE 8B. DEDUCTIBLE FACTORS

Single Family and 2-4 Family Building and Contents Policies^{1,2,3}

Deductible Options: Building/Contents	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.	Deductible Options: Building/Contents	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.
\$1,000/\$1,000	1.000	1.100	\$4,000/\$3,000	.800	.875
\$2,000/\$1,000	.950	1.030	\$4,000/\$4,000	.775	.850
\$2,000/\$2,000	.925	1.000	\$5,000/\$1,000	.825	.900
\$3,000/\$1,000	.900	.980	\$5,000/\$2,000	.800	.875
\$3,000/\$2,000	.875	.950	\$5,000/\$3,000	.780	.850
\$3,000/\$3,000	.850	.925	\$5,000/\$4,000	.765	.830
\$4,000/\$1,000	.850	.900	\$5,000/\$5,000	.750	.810
\$4,000/\$2,000	.825	.900			

Single Family and 2-4 Family Building Only or Contents Only Policies^{1,2,3}

Building	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.
\$1,000	1.000	1.075
\$2,000	.935	1.000
\$3,000	.885	.945
\$4,000	.835	.890
\$5,000	.785	.840

Contents ⁴	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.
\$1,000	1.000	1.100
\$2,000	.900	1.000
\$3,000	.825	.915
\$4,000	.750	.830
\$5,000	.675	.750

Other Residential and Non-Residential Policies^{1,2,5}

Bldg./Contents	Discount From		Amount	Building Only		Contents Only	
	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.		Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.
\$1,000/\$1,000	1.000	1.050	\$1,000	1.000	1.050	1.000	1.050
\$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 ⁵	.815	.855	\$10,000	.775	.800	.815	.850
\$15,000/\$15,000 ⁵	.765	.800	\$15,000	.700	.725	.740	.775
\$20,000/\$20,000 ⁵	.715	.750	\$20,000	.625	.650	.670	.700
\$25,000/\$25,000 ⁵	.665	.700	\$25,000	.575	.600	.620	.650
\$50,000/\$50,000 ⁵	.565	.600	\$50,000	.475	.500	.550	.575

- 1 Deductible factors for the RCBP are located on page CONDO 22.
- 2 The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium, for each policy year.
- 3 These deductible factors apply for condominium unit owners.
- 4 Also applies to residential unit contents in Other Residential building or in multi-unit condominium building.
- 5 Deductibles of \$10,000 to \$50,000 are available only for Non-Residential Policies.

IV. INCREASED COST OF COMPLIANCE (ICC) COVERAGE

Coverage is afforded under the Standard Flood Insurance Policy for the increased cost to rebuild, or otherwise alter, a flood-damaged structure to bring it into conformance with State or local floodplain management ordinances or laws.

ICC coverage is mandatory for all Standard Flood Insurance Policies except for (1) those sold in Emergency Program communities, (2) contents-only policies, (3) Dwelling Forms on individual condominium units, and (4) Group Flood Insurance. For these four cases, ICC

coverage is not available. In a condominium building, ICC coverage is only available through the Condominium Association's flood policy.

The current ICC coverage limit is \$30,000 per building or, for non-condominium townhouse construction, per unit, per policy. This coverage amount is in addition to the Building Amount of insurance purchased. However, for any one flood event, the amount of combined loss payment received from Building coverage and ICC coverage cannot exceed the maximum program limits of \$250,000 for residential structures and \$500,000 for non-residential structures.

TABLE 9. STANDARD FLOOD INSURANCE POLICY INCREASED COST OF COMPLIANCE (ICC) COVERAGE Premiums for \$30,000 ICC Coverage

All Except RCBAP, MPPP, Preferred Risk Policies, and Submit-For-Rate Policies

FIRM	Zone	Residential		Non-Residential	
		Building Amount of Insurance		Building Amount of Insurance	
		\$1 - \$230,000	\$230,001 - \$250,000	\$1 - \$480,000	\$480,001 - \$500,000
Post-FIRM	A, AE, A1-A30, AO, AH	\$ 5	\$ 4	\$ 5	\$ 4
	AR, AR DUAL ZONES	\$ 5	\$ 4	\$ 5	\$ 4
	POST-'81 V1-V30, VE	\$18	\$13	\$18	\$13
	'75-'81 V1-V30, VE	\$30	\$20	\$30	\$20
	A99, B, C, X, D	\$ 5	\$ 4	\$ 5	\$ 4
Pre-FIRM	A, AE, A1-A30, AO, AH	\$70	\$55	\$70	\$55
	AR, AR DUAL ZONES	\$ 5	\$ 4	\$ 5	\$ 4
	V, VE, V1-V30	\$70	\$55	\$70	\$55
	A99, B, C, X, D	\$ 5	\$ 4	\$ 5	\$ 4

- NOTES:**
- (1) ICC coverage does not apply to the Emergency Program, individually owned condominium units insured under the Dwelling Form or General Property Form, contents-only policies, and Group Flood Insurance Policies.
 - (2) **The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium.**
 - (3) Use only one ICC premium amount listed above for each building to be insured.
 - (4) For scheduled building policies, apply ICC premium for each building.
 - (5) Add Federal Policy Fee and Probation Surcharge, if applicable, when computing the premium.
 - (6) Elevation-rated Pre-FIRM buildings should use Post-FIRM ICC premiums.
 - (7) See RATE 19 for AR Zone and AR Dual Zone Rating information.
 - (8) For flood policies issued through the Mortgage Portfolio Protection Program, use the rates and ICC premiums in the table on page MPPP 1.
 - (9) For Submit for-Rate policies, use the ICC premium table contained in the Specific Rating Guidelines.

9. The ICC premium is not subject to deductible factors. First calculate the deductible amount, then add in the ICC premium.
10. Apply CRS discount, if applicable.
11. Add \$50.00 Probation Surcharge if building is located in a community on probation.
12. Add Federal Policy Fee.

VII. KEY POINTS FOR RATING

A. Basic Limits and Additional Limits

For rating purposes in the Regular Program, separate rates have been established for the Basic Limits and the Additional Limits.

B. Whole Dollars

NFIP accepts premium only in WHOLE DOLLARS. If the discount for an optional deductible does not result in a whole dollar premium, round up if 50¢ or more; round down if less. ALWAYS SUBMIT GROSS PREMIUM.

C. Increased Cost of Compliance (ICC) Premium

Total Prepaid Amount will include ICC premium. The ICC premium is not subject to deductible factors, but the CRS discount will apply.

D. Federal Policy Fee

A Federal Policy Fee shall be charged for all new and renewal policies, including the Preferred Risk Policy. This fee is fully earned on the effective date of the policy, except as indicated in the Cancellation/Nullification Section. This fee is not subject to earned commissions and, as such, is not considered part of the Total Prepaid Premium. The Federal Policy Fee must, however, be added to the Total Prepaid Premium in order to figure the Total Prepaid Amount.

Under the Residential Condominium Building Association Policy, the Federal Policy Fee is based on the number of units. (See CONDO Section.)

E. Buildings in More Than One Flood Zone

Buildings, not the land, located in more than one zone must be rated using the more hazardous zone.

This condition applies even though the portion of the building located in the more hazardous zone may not be covered under the SFIP, such as a deck.

F. Different Base Flood Elevations (BFEs) Reported

When the BFE shown on a Flood Zone Determination Company's form is different than the BFE shown on the property owner's Elevation Certificate, and the community number and the zone are the same, the BFE shown on the Elevation Certificate must be used to rate the policy.

G. Flood Zone Discrepancies

When presented with two different flood zones, use the more hazardous flood zone for rating unless the building qualifies for the grandfathering rule (see XIV.D. on page RATE 22). The community number and BFE must come from the same source as the zone used to rate the policy.

H. Mortgagee on Policy—Higher Deductible Requested

When a mortgagee is listed on the policy, their written consent should be secured before requesting a deductible higher than the applicable SFIP deductible.

VIII. REGULAR PROGRAM, POST-FIRM ELEVATION-RATED RISKS

A. Elevation Difference

The elevation difference is the difference between the lowest floor used for rating and the Base Flood Elevation (BFE). The elevation difference must be determined if the building is Post-FIRM located in a Special Flood Hazard Area (SFHA) and within a Regular Program community.

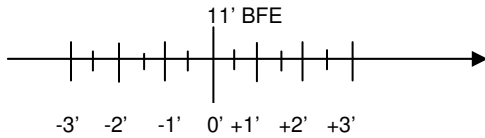
Refer to the Lowest Floor Guide section for a guide to determining the lowest floor. Note that, in Puerto Rico, elevations are based on meters rather than feet. Before rating the flood insurance premium, the agent must convert the meter elevations into feet.

For rating purposes, the elevation difference is the difference, measured in feet, between the lowest floor elevation of the building to be rated, and the BFE for that zone. The elevation difference can be a number of feet above (+) or below (-) the BFE.

If the BFE and/or the lowest floor elevation is shown in tenths (e.g., 10.5'), the agent must apply the rounding rule to the difference between the BFE and the lowest-floor-for-rating elevation. If the difference is negative, the final figure is

rounded up from .5. If the difference is positive, the final figure is rounded up from .5. Always round to the higher elevation. For example, -3' is higher than -3.5' and +4' is higher than +3.5'.

Rounding Rule Example:



$$10.5' \text{ LF} - 11.0' \text{ BFE} = -0.5'$$

Because the difference is negative, it is rounded up to 0'.

$$11.5' \text{ LF} - 11.0' \text{ BFE} = +0.5'$$

Because the difference is positive, it is rounded up to 1.0'.

B. Examples

Examples to illustrate how to determine the elevation difference are provided below.

1. Zones A1-A30, AE, AR, AR Dual Zones, Post-'81 V1-V30, VE, and A (With Estimated BFE)

Lowest Floor Elevation - Base Flood Elevation (BFE) = Elevation Difference

Examples:

- a. Lowest Floor Elevation (+10') - BFE (+6') = Elevation Difference of (+4').
- b. Lowest Floor Elevation (+8.3') - BFE (+6.0') = Elevation Difference of (+2.3'); therefore, (+2.3') is rounded down to (+2.0').
- c. Lowest Floor Elevation (+12.4') - BFE (+8.8') = Elevation Difference of (+3.6'); therefore, (+3.6') is rounded up to (+4.0').
- d. Lowest Floor Elevation (+9.5') - BFE (+12.0') = Elevation Difference of (-2.5'); therefore, (-2.5') is rounded down to (-2').

2. Zone AH

Lowest Floor Elevation - Base Flood Elevation (BFE) = Elevation Difference

Examples:

- a. Lowest Floor Elevation (+4') - BFE (+2') = (+2'); use With Certification of Compliance rates.
- b. Lowest Floor Elevation (+6') - BFE (+8') = (-2'); use Without Certification of Compliance rates.
- c. Lowest Floor Elevation (+3.9') - BFE (+4') = (0'); use With Certification of Compliance rates.

3. Zone AO

In AO zones, the difference between the top of the bottom floor and the highest adjacent grade is the lowest floor elevation used for rating. If the lowest floor elevation is equal to or greater than the Base Flood Depth printed on the FIRM, use With Certification of Compliance rate. If the elevation difference is less than the Base Flood Depth, use Without Certification of Compliance rates. When no Base Flood Depth is printed on the FIRM, a depth of 2 feet must be used for rating purposes.

Examples:

- a. Lowest Floor Elevation (distance between the top of the bottom floor and the highest adjacent grade) (+2.9') - Base Flood Depth (3') = (0'); use With Certification of Compliance rates.
- b. Lowest Floor Elevation (0') - Base Flood Depth (+1') = (-1'); use Without Certification of Compliance rates.
- c. Lowest Floor Elevation (+2') - (+2') (no published Base Flood Depth) = (0'); use With Certification of Compliance rates.

4. Zone A (With No Estimated BFE)

In Zone A where there is no established BFE, the difference between the top of the bottom floor and the highest adjacent grade is the lowest floor elevation used for rating.

Examples:

- a. Lowest Floor Elevation (distance between the top of the bottom floor and the highest adjacent grade) (+3') = (+3') for rating purposes (use No Estimated BFE rate table). The top of the bottom floor is 3' above the highest adjacent grade.

- b. Lowest Floor Elevation (-2') = (-2') for rating purposes. The top of the bottom floor is below the highest adjacent grade by 2'.

5. Zones V1-V30, VE Post-FIRM 1975-81

Lowest Floor Elevation - Base Flood Elevation (BFE) = Elevation Difference

C. Optional Elevation Rating

Pre-FIRM construction, at the option of the applicant, may be rated using Pre- or Post-FIRM rating. Once it is determined which rating will provide a lower premium, a policy may be endorsed to obtain a lower rate.

Pre-FIRM buildings with subgrade crawlspaces that are below the Base Flood Elevation (BFE) may use optional Post-FIRM elevation rating. For policy processing, follow the Submit-for-Rate procedures on pages RATE 25-25A. This is the only Pre-FIRM construction that can be rated using the Submit-for-Rate procedure.

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

Pre-FIRM elevated buildings **with no enclosures** beneath the lowest elevated floor are to be rated using the No Basement rates.

Pre-FIRM elevated buildings **with enclosures** beneath the lowest elevated floor are to be rated using the With Enclosure rates.

X. AR ZONE AND AR DUAL ZONE RATING

NOTE: AR Dual Zones appear on the FIRM as AR/AE, AR/AH, AR/AO, AR/A1-A30, and AR/A.

For Pre-FIRM construction and Post-FIRM non-elevation rated risks, use the rates provided in Table 4.

Structures in AR and AR Dual Zones with an Elevation Certificate may be rated using the rates provided in Table 5.

XI. POST-FIRM AO ZONE RATING

In Zone AO, when the base flood depth number is not printed on the FIRM, a base flood depth of 2 feet is an acceptable standard unless modified by community ordinance or state law. The difference from the top of the lowest floor to the highest adjacent ground (grade) must be greater than or equal to 2 feet in order to use the more favorable With Certification of Compliance rates. If the difference is less than 2 feet, the Without Certification of Compliance rates are to be used.

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

Post-FIRM elevated buildings in the above zones **with no enclosures** beneath the lowest elevated floor are to be rated using the No Basement/Enclosure rates.

Post-FIRM elevated buildings in the above zones **with enclosures** beneath the lowest elevated floor are to be rated using the With Enclosure rates.

XIII. REGULAR PROGRAM V ZONE POST-FIRM CONSTRUCTION

A. Rating All V Zone Buildings

For an elevated building (building on posts, piles, or piers only) rated without an enclosure or obstruction, the Zone V, V1-V30, and VE rates do not take into consideration the flood risk associated with any addition of a habitable area (finished or used as living or work area) below the lowest elevated floor. Further, rates do not allow for any flood risk to the machinery or equipment used to service the building located below the lowest elevated floor.

NOTE: A 1975-81 elevated building with an unfinished enclosure under 300 square feet, with breakaway walls, and without machinery or equipment, can be rated without taking into account the enclosure, but an elevated Post-FIRM building constructed on or after October 1, 1981, cannot.

For all Post-FIRM non-elevated buildings constructed on or after October 1, 1981, the Submit-for-Rate procedures should be followed.

B. Zones VE and V1-V30—Enclosure Containing Machinery or Equipment Below BFE

Follow these steps when determining the lowest floor for rating in Zones **VE and V1-V30** where there is an enclosure containing machinery or equipment located below the BFE:

- The bottom of the enclosure slab is the correct floor for rating. Determine whether the elevation in Item C2.c on the Elevation Certificate (EC) (bottom of lowest horizontal structural member) reflects the top or the bottom of the slab.
- If the lowest horizontal structural member is equal to or higher than Item C2.f on the EC (lowest adjacent grade), deduct (for 1-4 family residences) 12 inches from the

elevation found in Item C2.c and 18 inches for buildings other than 1-4 family. This estimated elevation is the elevation figure used for rating the flood insurance policy.

- If the surveyor has used Item C2.a on the EC (top of bottom floor including basement or enclosure) to indicate the elevation of the enclosure slab, then the bottom of the enclosure slab is the correct floor for rating. Determine whether the elevation in Item C2.a or Item C3.a reflects the top or the bottom of the slab.

- If Item C2.a is equal to or higher than Item C2.f, deduct (for 1-4 family residences) 12 inches from the elevation found in Item C2.a and 18 inches for buildings other than 1-4 family. This estimated elevation is the elevation figure used for rating the flood insurance policy.

C. 1975-81 Post-FIRM V Zone Construction

1975-81 Post-FIRM V-Zone Construction refers to any V-Zone Post-FIRM building for which the start of construction or substantial improvement began January 1, 1975, through September 30, 1981.

D. 1981 Post-FIRM V Zone Construction

1981 Post-FIRM V-Zone Construction refers to any V Zone Post-FIRM building for which (1) the permit application date for the construction or substantial improvement is on or after October 1, 1981, or (2) the permit was issued before October 1, 1981, and the actual start date of construction did not begin within 180 days of the permit date.

E. Elevated Buildings—Post-FIRM V Zone Construction

1. Elevated Building Without Obstruction

The area below the lowest elevated floor is open, with no obstruction, to allow the flow of floodwaters. Insect screening is permissible. Wooden or plastic lattice, slats, or shutters are also permissible if at least 40 percent of their area is open. Lattice can be no thicker than ½ inch; slats or shutters can be no thicker than 1 inch.

In addition, buildings are considered without obstruction if the area below the lowest elevated floor is enclosed by a combination of one solid breakaway wall or

garage door, and the other sides of the enclosure are insect screening, or wooden or plastic lattice, slats, or shutters. Machinery or equipment below the lowest elevated floor must be at or above the BFE. Use the rates from Table 3E. For unnumbered Zone V, use Submit-for-Rate guidelines.

2. Elevated Building With Obstruction

Buildings are rated With Obstruction if any of the following conditions are met:

- The area below the lowest elevated floor is enclosed fully by solid breakaway walls.
- The area below the lowest elevated floor is enclosed by a combination of two or more solid breakaway walls, with the remaining sides constructed of insect screening, or wooden or plastic lattice, slats, or shutters.
- Machinery or equipment below the lowest elevated floor is also below the BFE.

Use the rates from Table 3F provided that the enclosure is less than 300 square feet with solid breakaway walls, or any machinery or equipment is below the BFE. For unnumbered Zone V, use Submit-for-Rate guidelines.

NOTE:

- For elevated buildings with non-breakaway walls below their lowest elevated floors, elevated buildings with habitable or finished areas located below their lowest elevated floors, or buildings with enclosures 300 square feet or greater, the Submit-for-Rate procedures should be followed. Producers should be sure to include a recent photograph or blueprints, including a site grading plan if ocean front, a copy of the variance, and an Elevation Certificate with the Application form.

Any addition to a building during a policy term that changes the applicable rates must be endorsed to the policy. Any additional premium must be paid by the insured.

3. Replacement Cost Ratio

The replacement cost ratio is needed to select the proper rate for insurance on buildings in 1981 Post-FIRM Construction V, V1-V30, and VE Zones on or after October 1, 1981. The estimated building replacement cost is used in conjunction with the amount of the building insurance desired to determine the insurance-to-replacement-cost ratio.

Replacement cost is defined as the amount of money required to replace or repair the insured building in the event of loss or damage, without a deduction for depreciation. The replacement cost ratio is determined by dividing the amount of building coverage by the replacement cost of the building.

If the replacement cost of the building exceeds the maximum statutory building limit, use the replacement cost, not the maximum statutory building limit, in calculating the ratio. For example, if the building replacement cost is \$1,000,000 and the amount of building coverage requested is the maximum statutory building limit of \$250,000, the rate is .25, so use the rate listed for "Replacement Cost Ratio Under .50."

Place the rate in the appropriate box on the Application and continue with the premium calculation.

4. Elevation Information

The lowest floor elevation must be identified for buildings in Zones V, V1-V30, and VE. Note that the lowest floor elevation is measured at the *bottom* of the lowest floor beam or slab, whichever is appropriate.

The BFE, including wave height, must be identified for any building located in Zones V1-V30 and VE.

XIV. SPECIAL RATING SITUATIONS

A. Tentative Rates

Tentative rates are used to issue policies when producers fail to provide the required actuarial rating information. With tentative rates, a policy will be generated with coverage limits based on the actual premium received. Tentatively rated

policies cannot be endorsed to increase coverage limits, or renewed for another policy term, until the required actuarial rating information and full premium payment are received.

Tentative rates are generally higher than the rates published in this manual (ranging from \$2 to \$10 per \$100 of coverage). When tentative rates are applied, a Declarations Page and a Tentative Rate Letter will be forwarded to the policyholder, producer, and mortgagee (if any), requesting the necessary information so that the proper rate can be determined. (Refer to page LFP 3 in the Leased Federal Property Section for tentative rates.)

If a loss occurs on a tentatively rated property, payment will be limited by the amount of coverage that the initially submitted premium will purchase using the correct actuarial rating information.

B. Alternative Rates

When a building is Pre-FIRM and the FIRM zone is unknown, an alternative rating procedure can be used only if the building is located in a community that does not have any V Zones. In these cases, the NFIP will presume that the building is located in a Special Flood Hazard Area, and the FIRM zone should be shown as Zone AA. AA is not a valid flood zone designation; rather, it is a rating method used when the flood zone is unknown. The rates for FIRM Zone A for Pre-FIRM properties should then be used to compute the premium.

The alternative rating procedure is also used by the NFIP for renewal of policies in communities that have converted from the Emergency Program to the Regular Program during a policy's term. Again, this procedure can be used only when the community has no V Zones. In these cases, the NFIP assigns an AS Zone designation, which is not a valid flood zone designation, but rather a rating method, and uses the Pre-FIRM Zone A rates to compute the premium.

In both of the above situations, the producer should determine the actual FIRM zone and submit a General Change Endorsement to correct the FIRM zone and premium. All corrections should be made as soon as possible within the initial policy term after an AA or AS Zone designation has been made. If the correct flood zone is not provided, no Renewal Premium Notice will be issued.

C. Special Rates

Certain risks may be eligible for FEMA Special Rates consideration. These risks include Post-FIRM high-rise residential condominium buildings, eligible under the Residential Condominium Building Association Policy, where the lowest floor elevation is below the BFE, unfinished, and used for building access, parking, or storage only. The other eligible risks are Post-FIRM buildings with hanging floors elevated on posts, piers, pilings, or columns and with the lowest elevated floor that is below the BFE unfinished and used for building access only. (For examples of hanging floors, see pages LFG 16, LFG 34, LFG 51, and LFG 61.)

To request FEMA Special Rates, the company must submit the appropriate documentation to the NFIP Bureau and Statistical Agent along with a complete application and Elevation Certificate. The required additional documentation includes the following:

- For High-Rise Residential Condominium Buildings
 - Recent photographs of the building (front and back), or a blueprint (layout of the building) if the building is under construction.
 - Elevated Building Determination Form signed by the insured
 - Structural plans
 - Replacement cost documents
 - Value and use of the floor(s) below the BFE
 - Clear pictures of interior of the floor(s) below the BFE
 - List and value of machinery and equipment below the BFE
- For Hanging Floors
 - Pictures of the interior and exterior of the unfinished lowest elevated floor
 - Value of the unfinished lowest elevated floor
 - List and value of machinery and equipment and appliances

D. Map “Grandfather” Rules—Effect of Map Revisions on Flood Insurance Rates

A community will occasionally make structural improvements (dams, levees, etc.) to reduce the potential effects of flooding; experience new development aggravating the flooding situation, thereby expanding the floodplain; revise geographical boundaries resulting in the designation of additional flood hazard areas; or provide information to better delineate the BFE

and/or flood insurance risk zones. When these situations occur, the FIRM is revised and republished.

The implementation of a new FIRM raises the question--HOW DOES THE NEW MAP AFFECT FLOOD INSURANCE RATES?

1. Grandfather Rules--Eligibility

To recognize policyholders who have built in compliance with the FIRM and/or maintained continuous coverage, FEMA has “Grandfather rules.” These rules allow such policyholders to benefit in the rating for that building.

A. Built in Compliance

Buildings that are built in compliance with the FIRM in effect at the time of construction are eligible for grandfathering. For elevated buildings, the lowest finished floor must be at or above the BFE. The enclosures must be unfinished and used solely for parking, storage, or building access.

For A zones, proper openings are required (see pages LFG 1 and 2 for guidance for proper openings).

For V zones, the enclosures must be constructed with breakaway walls (see pages LFG 2 and 2A for guidance).

The insured would have the option of using the current rating criteria for that property or having the premium rate determined by using the BFE and/or flood zone on the FIRM (old map) in effect when the building was originally constructed.

B. Continuous Coverage

Policyholders who have remained loyal customers of the NFIP by maintaining continuous coverage (since coverage was first obtained on the building) are eligible for grandfathering rules. This will result in a cost savings to insureds when the new map resulting from a map revision would result in a higher premium rate.

Buildings insured under the PRP during the 2-year eligibility extension may be rated using X-Zone rates when the policies are renewed as standard-rated policies at the end of the 2-year eligibility period.

To document continuous coverage when policies are moved from one WYO

company to another, the receiving company must obtain the immediately prior year's policy declaration page from the previous WYO company.

To document continuous coverage when there is a transfer of property ownership, the new property owner or the producer must obtain the immediately prior year's policy declaration page and submit a copy with the application.

2. General Rule of Rating

Always use the new map if it will provide a more favorable premium (lower rate).

3. Existing Business—Renewal Policies

Policies written to cover either Post-FIRM or Pre-FIRM construction may be renewed and rated based on the FIRM and/or BFE in effect when the policy was initially rated as long as the coverage is continuous and the building has not been altered to make the lowest finished floor level lower than the BFE on that FIRM. For elevated buildings, the lowest finished floor must be at or above the BFE.

The enclosures must be unfinished and used solely for parking, storage, or building access.

For A zones, proper openings are required (see pages LFG 1 and 2 for guidance for proper openings).

For V zones, the enclosures must be constructed with breakaway walls (see pages LFG 2 and 2A for guidance).

a. Examples—Post-FIRM Construction

- A building was constructed in 1980. Coverage was purchased at the time of construction. The FIRM zone in effect was A1. The BFE was 10'. The Lowest Floor was 11'. The elevation difference was +1, and the policy was rated using a +1 elevation difference.

This policy was written and continuously renewed for 3 years. In 1983 a new map for the community was issued.

The property remained in an A1 Zone. However, the BFE became 12'. Because the lowest floor did not change, the elevation difference was -1. Since the building was built in compliance and was not altered in any way, the policy can be rated using a +1 elevation difference.

- A building was constructed in 1980. The FIRM zone in effect was A. In 1983 the map was revised, which placed the building in a VE zone. Since continuous coverage existed and the building was not altered, the policyholder can continue to use Zone A in determining the rate.

b. Example—Pre-FIRM Construction

At the time flood insurance coverage was applied for, the building was located in Zone A99. A new map designated the zone as AE. The policy may continue to be rated using Zone A99 rates on the old map as long as there is no interruption in coverage.

4. New Business—Applications for Coverage

a. Post-FIRM Construction

NOTE: These rules apply to buildings in all zones, including Zone D.

If a new policy is applied for, the rates can be based on the FIRM zone and the BFE on the old map in effect on the date the building was constructed provided that:

- The building was built in compliance with the map in effect at the time of construction. For elevated buildings, the lowest finished floor must be at or above the BFE. The enclosures must be unfinished and used solely for parking, storage, or building access.

For A zones, proper openings are required (see pages LFG 1 and 2 for guidance for proper openings).

For V zones, the enclosures must be constructed with breakaway walls (see pages LFG 2 and 2A for guidance).

- The building has not been altered in any way that has resulted in a lowest floor, for rating purposes, lower than the BFE on that FIRM (e.g., enclosing the area below an elevated building).
- The building has not been substantially improved.

The property owner or producer must provide proper documentation to the WYO company or NFIP Servicing Agent. The documentation must show: the date of the FIRM; the zone on that FIRM in which the property is located; the BFE, if

any, for that zone; a copy of the map panel showing the location of the building; and the rating element that is to be grandfathered. A letter from a community official verifying this information, or an Elevation Certificate, also is acceptable.

Example:

A building was constructed in 1980 and, according to the FIRM in effect at that time, was located in Zone AE. No insurance policy was purchased until 1990. At that time remapping had occurred and the zone had been changed to a more hazardous area, Zone VE. The new policy can use Zone AE as the rating zone if the required documentation is provided.

b. Pre-FIRM Construction

Because there was no FIRM in effect on the date of construction, most Pre-FIRM construction is ineligible for the “built in compliance” grandfathering rule. The limited exceptions are those communities with initial FIRM dates prior to December 31, 1974. The “built in compliance” rule applies to Pre-FIRM construction only if the date of construction was on or before December 31, 1974, and was also on or after the FIRM date.

Example:

A building was constructed in November 1974 and the FIRM date was May 3, 1973. The old map showed the building’s location as Zone C. Ten years later in 1984, a new map placed the building in an A zone. Flood insurance coverage was applied for after the map was revised. To use the old map showing Zone C as the rating zone, proper documentation must be submitted.

E. Post-’81 V Zone Optional Rating

This optional rating is available for new and renewal policies and endorsements with effective dates on or after October 1, 1997. Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 are allowed to use the Post-’81 V Zone rate tables (Tables 3E or 3F) if the rates are more favorable to the insured. In order to qualify, the following criteria must be met:

1. The policy must be rated using the BFE printed on the FIRM panel that includes wave height. The effective date of the FIRM panel must be on or after 10/1/81.
2. The building rates are determined based on the ratio of the estimated building replacement cost and the amount of insurance purchased.
3. The building must be elevated free of obstruction or with obstruction less than 300 square feet. All machinery and equipment located below the BFE are considered obstructions.

F. Policies Requiring Re-Rating

The following conditions require that the policies be rated using the new map:

1. If an elevation-rated building is altered, making the lowest floor for rating purposes below the BFE.

Example:

An elevated building is located in an AE Zone at the time of construction. The Lowest Floor Elevation (LFE) was 18’. The BFE was 10’. The Lowest Floor rating was a +8 elevation differential. The map was revised, changing the BFE to 11’. The insured decided to enclose the area beneath the elevated floor and use it as a living area. This changed the LFE to 9’. Due to the alteration, the new map must be used and the building is rated as -2.

2. If a Pre-FIRM or Post-FIRM building is substantially improved, the building must be re-rated using the FIRM in effect at the time that the substantial improvement occurred. A newer FIRM can always be used if it will result in a more favorable rating.

Example:

A building was constructed in 1972 and, when flood insurance was applied for in 1976, was found to be located in Zone C. The FIRM was revised in 1984. The building was substantially improved in 1985. Due to the improvement, the building must now be re-rated as Post-FIRM construction using the 1984 map, or the most recent map can be used if it will result in a more favorable rating.

If ineligible for renewal as a Preferred Risk Policy because of a map change, the risk must be rewritten as a Standard Flood Insurance Policy.

3. If a Pre-FIRM or Post-FIRM building has been declared substantially damaged by a local community official, the agent must verify that the repair and/or reconstruction of the building has been made before the policy can be re-rated using the FIRM in effect at the time of the substantial improvement.

In the event that the repair and/or reconstruction have not been made, the writing company may renew the policy using the proper rating prior to the loss. The agent/insured must notify the writing company when the actual repair is completed so the policy can be re-rated using the correct FIRM.

Example:

A building was constructed in 1986. Late that year, when the building was purchased and flood insurance was applied for, the building was found to be located in Zone A15. The FIRM was revised in February 2005. In August 2005, a major hurricane caused severe flooding and wind damage in the county in which the building is located.

The community declared the building substantially damaged by flood. However, because of widespread devastation throughout the area, the property owner had difficulty finding a repair contractor. When the policy came up for renewal in December, repair of the building had barely begun. The policy may be renewed under its pre-flood rating.

G. Submit-for-Rate

Certain properties at high flood risk, because of peculiarities in their exposure to flooding, do not lend themselves to preprogrammed rates. These risks require an in-depth underwriting analysis and must be submitted to the NFIP for an individual (specific) rate. As with other lines of property insurance, the underwriter requires documentation to evaluate those risk characteristics that make up the basis for a proper rate.

The NFIP's two-fold goal of establishing sound actuarial rates and obtaining information for enforcing floodplain management requires that the following documentation be supplied for risks that fall within the submit-for-rate category:

1. Completed NFIP Flood Insurance Application.
2. Completed current Elevation Certificate.

3. Variance issued by the local community stating that permission was granted to construct the building. If no variance was granted, a statement to that effect signed by the applicant or the applicant's representative is required.
4. Recent photographs of the building (front and back), or a blueprint (layout of the building) if the building is under construction.
5. The square footage of any enclosures or crawlspaces below the elevated floor, the use of the enclosure/crawlspace, a list of machinery and equipment, and the approximate value of each item located in the enclosure/crawlspace.
6. If the area below the elevated floor is enclosed using masonry walls and these walls are represented as being breakaway walls in V Zones, a signed letter of verification from a local building official, an engineer, or an architect.
7. A statement from the applicant or the applicant's representative that the enclosure was built at the time that the building was originally constructed, or at a later date (give date).
8. If the building has a basement, a list of machinery and equipment located in the basement and each item's approximate value.
9. For elevated buildings, an Elevated Building Determination Form signed by the insured.
10. For all Post '81 V-Zone, non-elevated buildings, foundation/structural plans or, if foundation/structural plans are not available, a written statement from the applicant or agent providing the same information.

For Submit-for-Rate policies written as NFIP direct business, all of the appropriate documentation listed above must be mailed to the NFIP Servicing Agent, P.O. Box 2965, Shawnee Mission, KS 66201-1365.

If the building is insurable, the Servicing Agent will deliver a written rate and the applicable ICC premium to the producer. Since a rate must be determined on these risks, no premium is to accompany the submission. Coverage will be effective 30 days after the receipt of the premium at the NFIP, with the following three exceptions:

- If the coverage is in conjunction with the making, increasing, extending, or renewing of a loan, the effective date is on the day and time of the loan closing, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing.
- If a lender determines that a loan on a building located in an SFHA does not have flood insurance coverage but should be covered, then the coverage is effective upon the completion of an application and presentment of premium.
- If the new policy is being obtained as a result of a revision to a community's flood map, during the 13-month period beginning on the effective date of the map revision, the effective date shall be 12:01 a.m., local time, following the day after the presentment of premium. For the NFIP direct business, the presentment of premium is the same as the receipt date of the full premium at the NFIP Servicing Agent.

Submit-for-Rate quotations, excluding the ICC premium, Federal Policy Fee, and Probation Surcharge, if applicable, are valid for 90 days. After 90 days, the Flood Insurance Application and supporting documentation must be

resubmitted for another determination of the rating.

H. Crawlspace

A building with a "crawlspce" (under-floor space) has its interior floor area (finished or not) no more than 5 feet below the top of the next higher floor. If a crawlspce is below grade on all sides, and the elevation of the crawlspce floor is below the Base Flood Elevation (BFE), the crawlspce must be rated according to the guidelines found on pages LFG 28-29. For the purpose of completing the Flood Insurance Application, the building must be described as a "non-elevated building with basement."

NFIP rules and regulations specify that a crawlspce with its interior floor below grade on all sides is considered a "basement"; therefore, the Standard Flood Insurance Policy basement coverage limitations apply to such crawlspces.

A building with a crawlspce that is not subgrade must be described as an elevated building.

Pre-FIRM buildings with subgrade crawlspces that are below the BFE may use optional Post-FIRM elevation rating. Follow the Submit-for-Rate procedures when using this optional rating.

TABLE 10. V-ZONE RISK RATING RELATIVITIES TABLE

Building Point Total ¹	No Obstruction Rates			With Obstruction Rates		
	Replacement Cost Ratio .75 or More	Replacement Cost Ratio .50 to .74	Replacement Cost Ratio Under .50	Replacement Cost Ratio .75 or More	Replacement Cost Ratio .50 to .74	Replacement Cost Ratio Under .50
Less than 225	1.000	1.000	1.000	1.000	1.000	1.000
225 – 275	1.000	1.000	1.000	1.000	1.000	1.000
276 – 325	1.000	1.000	1.000	0.950	0.950	1.000
326 – 375	0.900	0.950	1.000	0.950	0.975	1.000
376 – 425	0.800	0.850	0.900	0.875	0.925	0.950
426 – 475	0.700	0.750	0.800	0.800	0.850	0.900
476 – 525	0.600	0.650	0.700	0.725	0.775	0.825
526 – 575	0.500	0.575	0.650	0.650	0.700	0.750
576 – 625	0.400	0.500	0.600	0.600	0.650	0.700

¹Subtract from your Building Point Total all points assigned for Item I. LOWEST FLOOR ELEVATION and Item IV.A.1. Free of Obstruction because these factors are included in the rate prior to application of any V-Zone Risk Factor Rating Credit.

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National Flood Insurance Program

V-Zone Risk Factor Rating Form and Instructions

2010 Edition



FEMA

National Flood Insurance Program

V-Zone Risk Factor Rating Form

FEMA FORM 086-0-4

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this data collection is estimated to average 6.5 hours per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting this form. You are not required to respond to this collection of information unless a valid OMB control number is displayed on this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20472, Paperwork Reduction Project (1660-0006).

NOTE: Do not send your completed form to this address.

PURPOSE OF V-ZONE RISK FACTOR RATING FORM

The severe economic losses due to flood damage led to the establishment of the NFIP to fulfill the essential purposes of community flood hazard mitigation and provide flood hazard insurance protection. This certification form can be used to (1) guide designers, owners, local officials, agents, and others as they consider those types of siting, design, and construction activities that exceed minimum NFIP requirements, and (2) rate buildings and provide insurance premium discounts to those structures that exceed minimum NFIP siting, design, and construction requirements.

This form provides a basis for the actuarial rating of buildings and their contents on an individual risk basis that allows a rate discount for prudent building designs. This approach will serve to further the NFIP goals of providing incentives for hazard mitigation in coastal high hazard flood risk zones while permitting adequate insurance protection under premium rates that ensure that the risk of flood losses related to building placement and construction is borne by the owners of the properties at risk.

Thus, construction in coastal high hazard areas should follow certain construction guidelines. Those construction guidelines, explanations, data, and examples for residences are set forth in the third edition of the FEMA Coastal Construction Manual (CCM), which was published in June 2000.

To obtain a copy of the Coastal Construction Manual, you may submit a written request to:

FEMA Distribution Center
P.O. Box 2012
Jessup, MD 20794

or call toll-free 1-800-480-2520 and ask for the FEMA Coastal Construction Manual, either the print publication (FEMA 55) or the interactive CD-ROM (FEMA 55CD).

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

National Flood Insurance Program

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

V-Zone Risk Factor Rating Form

Important: Read the instructions that begin immediately after page 5 of 5 of this form.

SECTION A — PROPERTY INFORMATION

POST-CONSTRUCTION PROPERTY ADDRESS (address of building being rated, if known)			FLOOD PROGRAM USE ONLY	
CITY			V.R.N. NO.	
STATE		ZIP CODE	DATE REC.	UNIT
PROPERTY DESCRIPTION (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)				
BUILDING USE (e.g., Residential, Non-residential, Addition, Accessory, etc.)				
LATITUDE/LONGITUDE (Optional) (##° ##' ##" or ##.#### °)		HORIZONTAL DATUM <input type="checkbox"/> NAD 1927 <input type="checkbox"/> NAD 1983		SOURCE: <input type="checkbox"/> GPS (Type) <input type="checkbox"/> USGS Quad Map <input type="checkbox"/> OTHER
ESTIMATED COST OF CONSTRUCTION (excluding cost of land)				
Owner				
NAME				
ADDRESS (NOT NECESSARILY THE PROPERTY BEING RATED)		CITY	STATE	ZIP CODE
TELEPHONE AREA CODE AND EXCHANGE NUMBER				

Elevation certification may be determined by a registered professional surveyor, engineer, or architect (attach certification). The elevation data and Flood Insurance Rate Map (FIRM) information may be obtained from the Elevation Certificate. If this certificate is not available, the professional certifying this document must determine the required information, if authorized by law.

NFIP Community No. _____ Base Flood Elevation (BFE)* _____ Datum _____

FIRM Panel No. _____ 100-year stillwater elevation* _____ Datum _____

FIRM Effective Date _____ Average grade elevation* _____ Datum _____

FIRM Zone _____ Bottom of lowest horizontal
supporting member elevation* _____ Datum _____

* All elevations must be referenced to the datum on which the FIRM is based (e.g., NGVD, NAVD).

SECTION B — COASTAL V-ZONE FLOOD RISK BUILDING POINT CALCULATION SHEET

Enter your File or Identification Number here and on the top of pages 2 of 5 through 5 of 5 _____

The submitting registered professional engineer or architect should complete the calculation sheet using the building points shown.

You may use this form only if:

- The bottom of the lowest horizontal supporting member of the lowest floor is at or above 0.1 foot below the BFE. Yes (continue) No (**STOP**)
- Only flood-damage-resistant materials are used below the BFE (see NFIP Technical Bulletin 2-93 in CCM Appendix H). Yes (continue) No (**STOP**)
- Shear walls and/or other solid obstructions below the BFE are installed such that less than 25% of the building width measured parallel to the shoreline is obstructed. Yes (continue) No*

* This form may be used in situations where $\geq 25\%$ of the building width is obstructed, only if the submit-for-rate process is used and engineering calculations and plans are attached to this form; otherwise, stop. See page 2.

Page 1 of 5 Pages

I. LOWEST FLOOR ELEVATION

CIRCLE APPROPRIATE POINTS AND ENTER BUILDING POINTS IN APPROPRIATE BOX BELOW

A. Bottom of lowest horizontal supporting member of lowest floor, relative to effective BFE at the time of project construction. (Round all measurements to the nearest 0.1 foot. Do not consider equipment and breakaway enclosures below the elevated floor for this calculation.)

- 1. 0.1 foot below the BFE to 0.4 foot above BFE 0 pts.
- 2. 0.5 foot above the BFE to 1.4 feet above BFE 60 pts.
- 3. 1.5 feet above the BFE to 2.4 feet above BFE 160 pts.
- 4. 2.5 feet above the BFE to 3.4 feet above BFE 240 pts.
- 5. 3.5 feet or more above BFE 300 pts.

POST-CONSTRUCTION

II. SITE AND ENVIRONMENTAL CONSIDERATIONS

A. Distance from shoreline (Complete either item 1 or item 2)

1. Ratio of horizontal distance from dune crest or bluff edge or crest of erosion control device (e.g., seawall or revetment) to seaward side of building foundation, divided by long-term average annual erosion rate (AAER) used in calculation shown in Section C, item 2. (If no dune or bluff, use seaward line of stable vegetation; for stable, accreting, or rocky shorelines, use erosion rate = 1.0 foot/year; for shoreline with erosion control device or beach nourishment project, use pre-project AAER.)

- a. If minimum horizontal distance from crest of erosion control device to seaward side of building foundation < 30 ft (see Figure 4a in Instructions)..... 0 pts.
- b. If no erosion control device, or crest of device ≥ 30 feet from seaward side of building foundation (see Figures 1, 2, 3, and 4b in Instructions) and:
 - 0 < ratio ≤ 10 0 pts.
 - 10 < ratio ≤ 30 pts. = ratio
 - 30 < ratio ≤ 60 pts. = 1.5 × ratio
 - 60 < ratio pts. = 2.0 × ratio, not to exceed 150 pts.
 - Unknown 0 pts.

2. For shoreline without an erosion control device, subject to periodic large-scale fluctuations, location of seaward side of building foundation relative to most landward historical vegetation line (see Figure 5 in Instructions)

- a. Foundation at or landward of most landward vegetation line in past 20 years 0 pts.
- b. Foundation at or landward of most landward vegetation line in past 40 years 75 pts.
- c. Foundation at or landward of most landward vegetation line in past 60 years 150 pts.
- d. Unknown 0 pts.

B. Dune, structural, or beach nourishment protection (Complete item 1, item 2, and/or item 3, as applicable)

1. Dune reservoir above 100-year stillwater elevation (see Figure 6 in Instructions)

- a. < 540 square feet 0 pts.
- b. 540 square feet ≤ reservoir < 1,100 square feet 30 pts.
- c. 1,100 square feet ≤ reservoir 50 pts.
- d. Unknown 0 pts.

2. For upland property fronted by erosion control device (e.g., seawall, revetment)

- a. Seaward side of building foundation < 30 feet from crest of wall or revetment (see Figure 4a in Instructions) 0 pts.
- b. Seaward side of building foundation ≥ 30 feet from crest of wall or revetment — enter points for only one of the following three conditions:
 - (1) Crest elevation of wall or revetment at or below 100-year stillwater elevation (see Figure 7 in Instructions) 0 pts.
 - (2) Crest elevation of wall or revetment above 100-year stillwater elevation (see Figure 8 in Instructions)..... pts. = D/2, not to exceed 15 pts.
 - (3) Wall or revetment adequate to protect upland property during 100-year event (satisfies criteria set forth in Part VII of CERC TR 89-15)..... 50 pts.

3. For upland property with an ongoing beach nourishment project undertaken within the last 5 years
- a. Constructed project with a Federal, state, or local government sponsor, with all necessary permits and a long-term funding mechanism in place, and with ongoing renourishment (project maintenance)..... 50 pts. POST-CONSTRUCTION
 - b. Less than 3.a..... 0 pts.

III. BUILDING SUPPORT SYSTEM AND DESIGN DETAILS

A. Foundation design (Complete item 1, item 2, and item 3)

- 1. Foundation design based on lowest expected ground elevation and highest expected BFE over 50-year life of structure (accounts for lowering of soil due to long-term erosion, shoreline fluctuations, and storm erosion — see Figure 9 in Instructions) 40 pts.
- 2. Foundation design accounts for local scour during 100-year flood event (see Figure 10 in Instructions and CCM Section 7.5.2.5)..... 20 pts.
- 3. Foundation design based on loads and load combinations computed in accordance with ASCE 7-98 (or later editions) and CCM Chapter 11..... 40 pts.

B. Foundation type (Complete either item 1 or item 2)

- 1. Pile foundation (complete items a, b, and c for driven piles; complete items a, b, c, and d for jetted piles; complete items a, b, c, and e for piles set in augered or pre-dug holes)
 - a. Pile embedment
 - (1) All pile tips are to -10 feet MWL or deeper* 75 pts.
 - (2) Any pile embedment is less than -10 feet MWL, but no pile is less than -5 feet MWL* 0 pts.
 - (3) Any pile embedment is less than -5 feet MWL* -75 pts.

* If refusal is reached before the specified depth, consult a professional engineer to determine whether foundation anchoring is adequate and whether scour will undermine the foundation. These judgments should determine the appropriate point value.
 - b. Pile size and type
 - (1) Wood piles at least 10" x 10" or 8" tip round 75 pts.
 - (2) Wood piles smaller than dimensions in (1) but no smaller than 8" x 8" or 6" tip round 30 pts.
 - (3) Wood piles less than dimensions in (2) -75 pts.
 - (4) Reinforced or prestressed concrete piles at least 8" x 8" 75 pts.
 - (5) Steel piles with corrosion protection or engineered to take predicted corrosion into account 75 pts.
 - c. Bracing
 - (1) Bracing (including grade beams) is required to resist lateral loads, and bracing conforms to CCM Sections 12.4.5, 13.2.3.1, 13.2.3.2, and 13.2.3.3 25 pts.
 - (2) Designed to resist lateral loads without bracing or grade beams 50 pts.
 - d. Jetted pile foundation
 - (1) After initial jetting, design embedment and capacity attained by driving 0 pts.
 - (2) Jetting only -50 pts.
 - e. Pile set in augered or pre-dug hole (post foundation)
 - (1) After initial set and backfill, design embedment attained by driving 0 pts.
 - (2) After initial set and backfill, design embedment attained by jetting -25 pts.
 - (3) Set and backfilled only -100 pts.
- 2. Masonry or concrete columns (piers) supported on footing
 - a. Embedment and footing size
 - (1) Footing elevation and dimensions consistent with CCM Section 12.4.3.2 75 pts.
 - (2) Less than required by (1) -75 pts.

File or Identification Number _____

V-ZONE RISK FACTOR RATING FORM

- b. Column (pier) design
 - (1) Consistent with requirements of CCM Sections 13.2.4 or 13.2.5 75 pts.
 - (2) Less than required by (1) -75 pts.
- c. Bracing
 - (1) Bracing (including grade beams) is required to resist lateral loads, and bracing conforms to CCM Sections 12.4.5, 13.2.3.1, 13.2.3.2, and 13.2.3.3 25 pts.
 - (2) Designed to resist lateral loads without bracing or grade beams 50 pts.

POST-CONSTRUCTION

C. Lowest horizontal supporting member (Complete item 1 and item 2, or item 1 and item 3)

- 1. Orientation (see Figure 11 in Instructions)
 - a. \leq +/- 20 degrees from perpendicular to shoreline 20 pts.
 - b. $>$ +/- 20 degrees from perpendicular to shoreline 0 pts.
- 2. Connections between lowest horizontal supporting member and foundation (wood piles and beams)
 - a. Wood pile notching
 - (1) All piles AND horizontal members notched 50% or less 0 pts.
 - (2) Any piles OR horizontal members notched more than 50% -100 pts.
 - b. Connections between wood piles and beams
 - (1) All bolted connections 50 pts.
 - (2) Any non-bolted connections (e.g., light-gauge metal connectors, nailed connections) -250 pts.
- 3. Engineered connections between beam and pile (when either pile or beam is not wood) 50 pts.

IV. OBSTRUCTIONS AND ENCLOSURES

A. Obstructions below BFE (Complete item 1, item 2, and item 5, and either item 3 or item 4; see NFIP Technical Bulletin 5-93 in CCM Appendix H)

- 1. Free of obstruction AND no enclosed areas below BFE (open stairs, insect screening, and open lattice are permitted — see Instructions for discussion of open lattice) 100 pts.
- 2. Spacing of piles/columns/piers
 - a. $<$ 8 feet on center (o.c.) 0 pts.
 - b. \geq 8 feet o.c. 20 pts.
- 3. Breakaway walls (non-loadbearing) are used below the BFE
 - a. Length of breakaway walls \leq 20 feet -10 pts.
 - b. Length of breakaway walls $>$ 20 feet but \leq 60 feet -20 pts.
 - c. Length of breakaway walls $>$ 60 feet -40 pts.
- 4. Area enclosed by non-loadbearing breakaway walls, and some portion of the non-loadbearing walls is finished
 - a. Length of finished breakaway wall $<$ 20 feet -50 pts.
 - b. Length of finished breakaway wall \geq 20 feet but $<$ 50 feet -100 pts.
 - c. Length of finished breakaway wall \geq 50 feet -250 pts.
- 5. Elevator, stairwell, masonry chimney, or other solid obstruction in 1- to 4-family, 3-story or less, residential structure -100 pts.

B. Equipment

- 1. ALL equipment and ductwork below building lie at or above BFE 0 pts.
- 2. ANY equipment or ductwork below the building is below the BFE and is NOT resistant to flood damage, but will not adversely affect the ability of other parts of the building to resist velocity flows and wave action (complete item 1 in Section C of this form below; FEMA may use the additional information from item 1 in section C of this form to deduct fewer than 100 points) -100 pts.

V. BUILDING POINT TOTAL

SECTION C — INFORMATION PERTAINING TO THE BUILDING

1. List all equipment below BFE (check all that apply):

- Air conditioner/heat pump
- Ductwork
- Water heater
- Clothes washer/dryer
- Furnace
- Electric panel, fuse box
- Water softener/conditioner
- Other (list) _____
- Air handler
- Elevator equipment
- Pump

2. To support the point values claimed in item II.A in Section B of this form, provide the following:

Average annual erosion rate _____ feet/year

Source of rate _____

Date of rate calculation _____

Reference feature used (e.g., dune crest, vegetation line, top of bluff, crest of armoring) _____

Source of most landward vegetation line _____

When claiming points for compliance with item II.B.2.b.(3) (erosion control device meets requirements of CERC TR 89-15), describe how the device meets the requirements.

When claiming points for compliance with item II.B.3.a (beach nourishment project), provide the name of the project, the name of the sponsoring government entity, and the date of the last nourishment or renourishment work.

Name of Project _____

Sponsor _____ Date of last nourishment/renourishment _____

When submitting the completed V-Zone Risk Factor Rating Form, provide the following supporting material:

- Building plans for "before construction" rating
- Completed NFIP Elevation Certificate (FEMA Form 81-31), Flood Insurance Application, and photographs of building for "after construction" rating

SECTION D — CERTIFICATION

POST-CONSTRUCTION CERTIFICATION. I meet the qualifications set forth on page 1 of 7 of the Instructions for this V-Zone form and certify that the above statements are correct to the best of my knowledge. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S. Code, Section 1001.

Name of Registered Professional Engineer or Architect _____

Title _____

Address _____

Signature _____ Date _____

Flood Program Use Only

NFIP Flood Risk Factor CONFIRMATION

Total Coastal V-Zone
Flood Risk Factor

POST-CONSTRUCTION

Buildings: _____

Contents: _____

NFIP Underwriter's Signature _____

Date _____

V-Zone Risk Factor Rating Form Instructions

This V-Zone Risk Factor Rating Form is to be used in the determination of the flood insurance discount for buildings and contents located in a coastal area designated by the NFIP as Zone V, VE, or V1-V30.

The basic premise behind this form is that flood insurance premiums can be reduced for V-zone buildings that exceed minimum NFIP requirements. This form allows an engineer or architect to claim points for a variety of siting, design, and construction practices that exceed minimum NFIP requirements. Section B of the form, Coastal V-Zone Flood Risk Building Point Calculation Sheet, is divided into four main categories:

- I. Lowest Floor Elevation
- II. Site and Environmental Considerations
- III. Building Support System and Design Details
- IV. Obstructions and Enclosures

The NFIP will review the completed form and assign a premium discount, depending on the number of points awarded.

This form may be submitted only after construction is completed. However, the form may be used before construction is begun (during site selection and project planning) to guide the designer and owner with regard to those practices that will result in the greatest flood insurance premium reduction—that is, those practices that are deemed most important in reducing potential flood and erosion losses.

The maximum number of points that can be claimed on this form is 1,030. The greater the number of points, the greater the reduction in the flood insurance premium. Of the total number of possible points, the approximate percentage for each of the four categories listed above is as follows:

- Lowest Floor Elevation - 30 percent
- Site and Environmental Considerations - 30 percent
- Building Support System and Design Details - 30 percent
- Obstructions and Enclosures - 10 percent

This form is used solely to adjust insurance rating for a building and does not replace other forms and certificates that may be required by a community or state.

To complete this form, the engineer or architect will need to refer to the Coastal Construction Manual (FEMA 55). See the inside cover of this form for information about how to obtain a copy of FEMA 55.

Completion of this form must be accomplished by a registered professional engineer or registered architect duly licensed in the state where the subject structure is located.

The completed form should be submitted to the NFIP Bureau and Statistical Agent, Underwriting Department, 8400 Corporate Drive, Suite 350, Landover, MD 20785. Confirmation of the V-zone risk discount and rate for National Flood Insurance coverage will be returned in approximately 30 days.

Local permit officials will have on file copies of the community's most recent Flood Insurance Rate Map (FIRM) and Flood Insurance Study (FIS). Your client's property and casualty insurance agent may have a copy of the community's FIRM and is a valuable source of related information. If you need assistance, call the NFIP toll-free at 1-800-358-9616.

SPECIFIC INSTRUCTIONS FOR SECTION B, COASTAL V-ZONE FLOOD RISK BUILDING POINT CALCULATION SHEET

I. Lowest Floor Elevation. The lowest floor elevation measurement should be made at the bottom of the lowest horizontal structural member supporting the lowest floor. Lowest floor guidance can be obtained from the Elevation Certificate or the Flood Insurance Manual (Lowest Floor Guide):

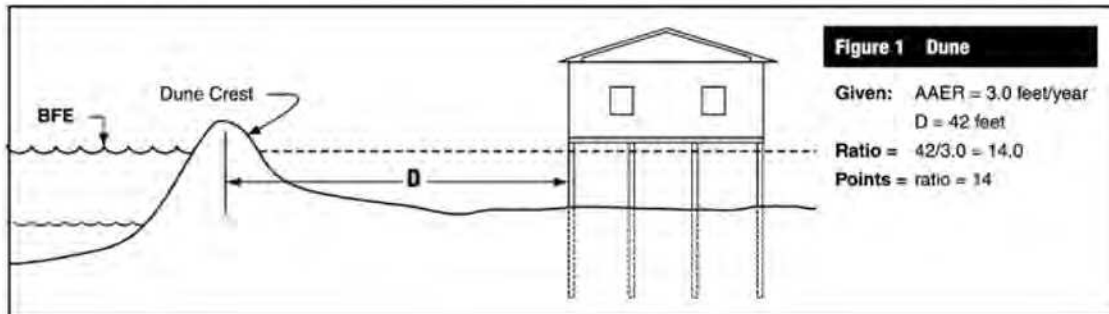
- The Elevation Certificate can be downloaded from FEMA's site on the World Wide Web at <http://www.fema.gov/business/nfip/elvinst.shtm>. The certificate is also available from the FEMA Distribution Center at 1-800-480-2520 (ask for FEMA Form 81-31).
- The Flood Insurance Manual is available from the FEMA web site at <http://www.fema.gov/business/nfip/manual.shtm>.

II.A. Distance from shoreline. Siting structures away from the shoreline is recognized as one of the most important ways of preventing building damage. This form provides credit for siting buildings landward of dunes, bluffs, and erosion control devices (item II.A.1), and landward of shorelines that fluctuate large distances (i.e., those that experience large-scale erosion and accretion through time, item II.A.2).

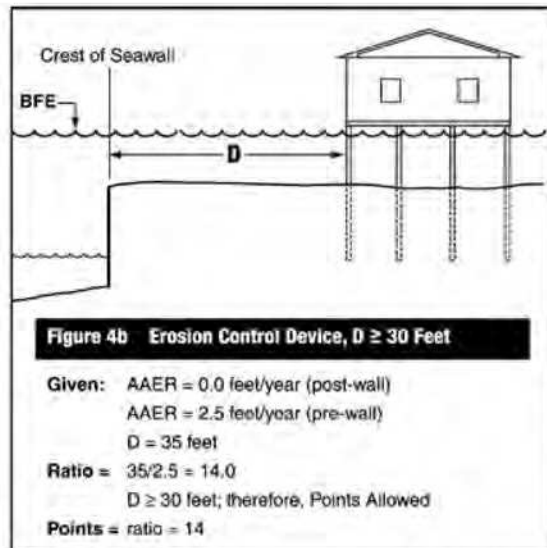
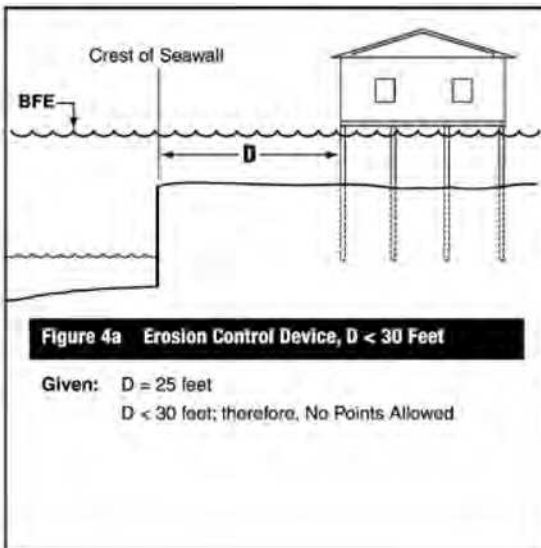
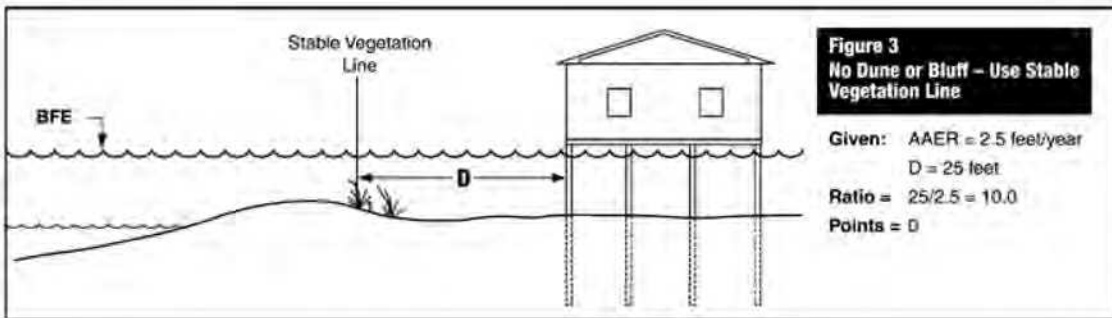
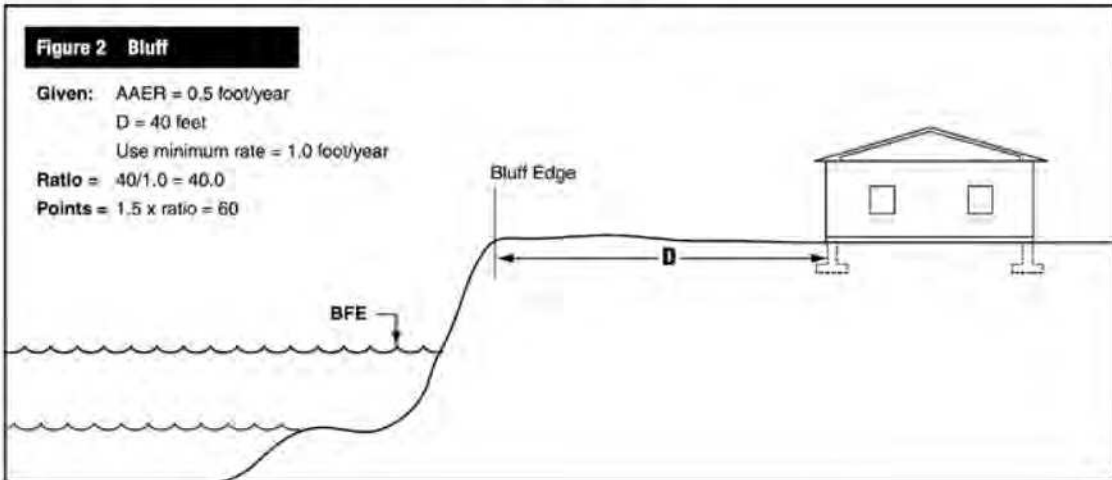
Points may be claimed for II.A.1 or II.A.2, but not for both. In the majority of situations, II.A.1 will be used for calculating points.

II.A.1. Points will be awarded based on (1) the distance between the seaward side of the building foundation and the dune crest, bluff edge, or erosion control device crest and (2) the average annual erosion rate (AAER) for the site.

This item requires the engineer or architect to (1) measure the horizontal distance between the building foundation and the dune crest, bluff edge, or erosion control device crest, (2) obtain the average annual erosion rate at the site, and (3) calculate the ratio between the distance and the erosion rate (consult the local jurisdiction or state coastal management program for erosion rate information). The examples shown in Figures 1-4b, following, illustrate the calculation of points for five cases.



V-Zone Risk Factor Rating Form



V-Zone Risk Factor Rating Form

II.A.2. Points will be awarded based on the location landward of the seaward side of the building foundation relative to the fluctuating shoreline on the site. Average annual erosion rates are not used for this calculation. CCM Figures 7-47, 7-48, and 7-49 show a situation in which item II.A.2 would be used to calculate points.

This item requires the engineer or architect to (1) obtain historical shoreline (vegetation line) positions at the site, (2) locate the seaward side of the building foundation, and (3) determine how long it has been since the vegetation line was landward of the seaward side of the building foundation. An example is shown in Figure 5 using the data from CCM Figure 7-49.

Figure 5 shows that the seaward side of the building foundation was seaward of the vegetation line as recently as 1997. No points would be claimed in this example. In order for points to be claimed for this item, the building would have had to have been constructed landward of all vegetation lines for the past 40+ years—since approximately 1957.

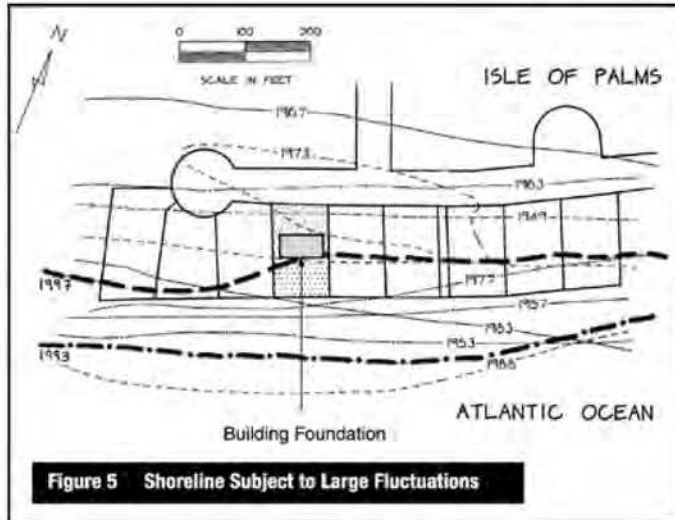


Figure 5 Shoreline Subject to Large Fluctuations

II.B Dune, structural, or beach nourishment protection. This form provides credit for protection received from large dunes (item II.B.1), erosion control devices (item II.B.2), and beach nourishment projects (item II.B.3) that meet certain criteria. Points will be awarded based on the level of flood and erosion protection afforded by a dune, erosion control device, or beach nourishment project.

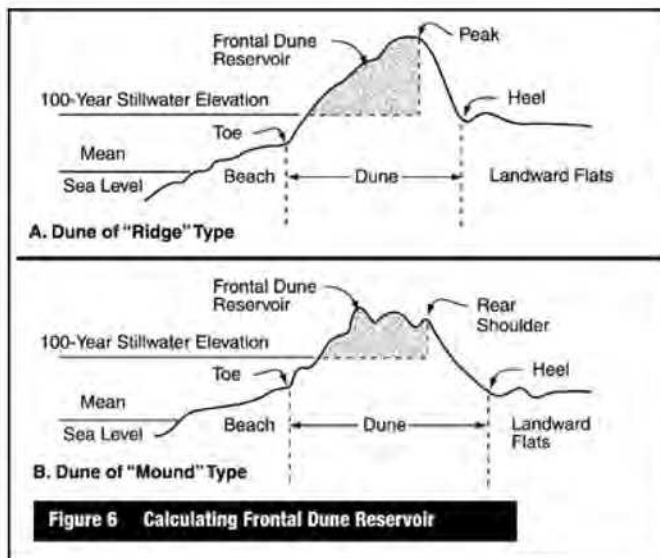


Figure 6 Calculating Frontal Dune Reservoir

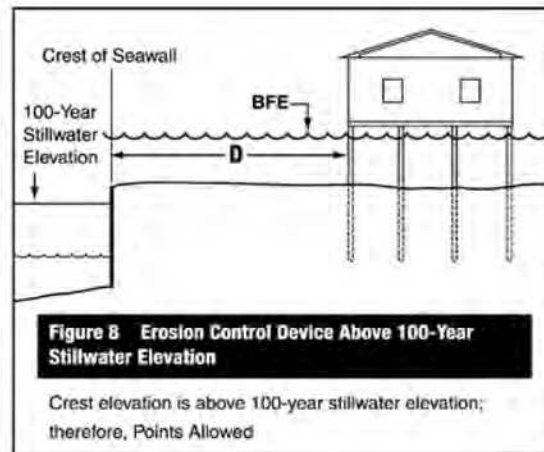
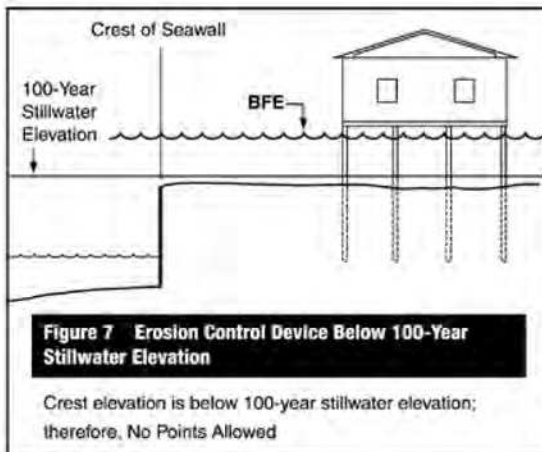
Points may be claimed for II.B.1, II.B.2, and II.B.3, if applicable.

II.B.1. The dune reservoir is the cross-section (in square feet) above the 100-year stillwater elevation (obtained from the Flood Insurance Study [FIS] report) and seaward of the dune crest or shoulder (see Figure 6).

This item requires the engineer or architect to (1) plot a dune cross-section seaward of the building site, (2) determine the 100-year stillwater elevation (from the FIS report) and plot on the dune profile, (3) characterize the dune as a ridge type or mound type, and (4) define the limits of the dune reservoir and calculate its cross-sectional area.

V-Zone Risk Factor Rating Form

II.B.2. Points may be claimed for protection offered by an erosion control device (seawall or revetment) only if the crest elevation of the device is above the 100-year stillwater elevation, which may be obtained from the FIS report (see Figures 7 and 8.) Points may be claimed for II.B.2.b.(2) or II.B.2.b.(3). If the crest elevation is above the 100-year stillwater elevation, points may be obtained for II.B.2.b.(2)—the distance between the crest of the device and the seaward side of the building foundation—or II.B.2.b.(3)—a device that satisfies the criteria set forth in the U.S. Army Corps of Engineers, Coastal Engineering Research Center report CERC TR 89-15, *Criteria for Evaluating Coastal Flood Protection Structures*.



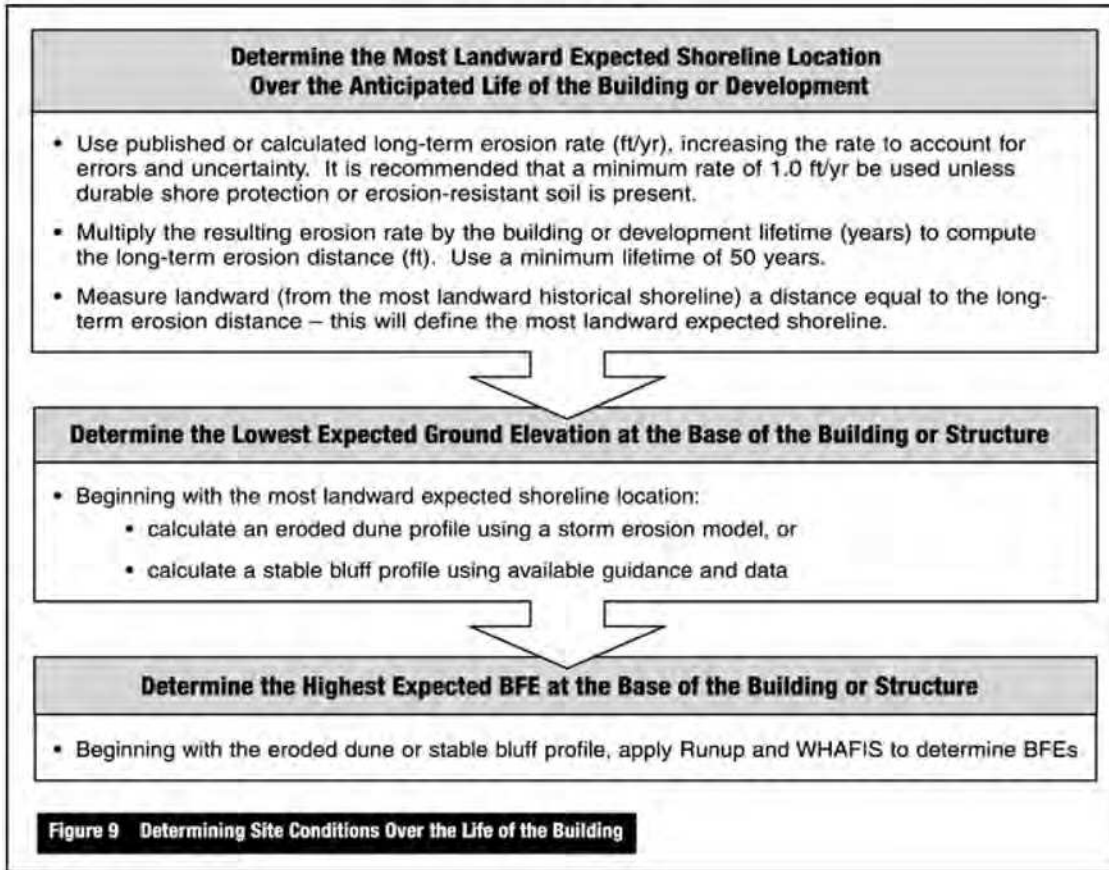
This item requires the engineer or architect to (1) determine the crest elevation of the seawall or revetment, (2) determine the 100-year stillwater elevation (from the FIS report) and compare it against the crest elevation, (3) determine the horizontal distance from the crest of the erosion control device to the seaward side of the building foundation, and (4) if maximum points are desired, evaluate the dimensions, strength, and durability of the erosion control device against the CERC criteria.

II.B.3. Points may be claimed for protection offered by an ongoing beach nourishment project. An eligible project must be sponsored by a Federal, state, or local government entity and must have been constructed—either initial construction or project maintenance—in the recent past (5 years or less from the date of completion of this form).

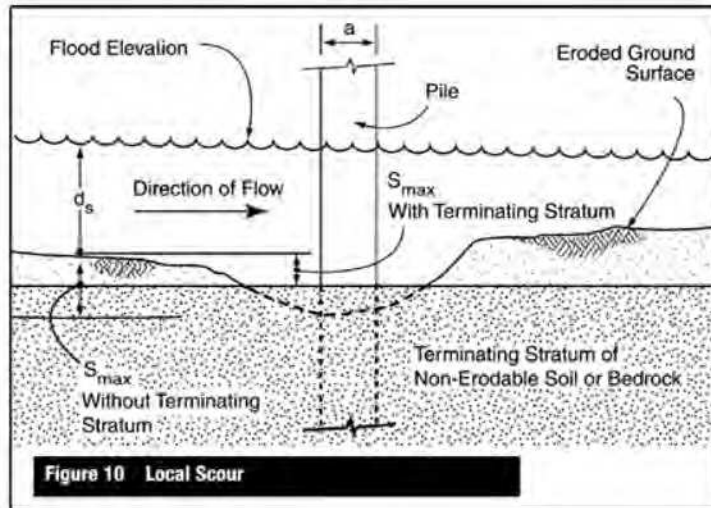
This item requires the engineer or architect to (1) determine whether an eligible beach nourishment project has been conducted in front of the building for which this form is being completed and (2) provide basic information on the project (i.e., name of project, project sponsor, most recent date of project construction) in Section C of this form. Consult the local jurisdiction for this information.

III.A. Foundation design. This form recognizes foundation designs that consider expected conditions over the life of the building (III.A.1), local scour (III.A.2), and design loads (III.A.3). **Points may be claimed for III.A.1, III.A.2, and III.A.3, if applicable.**

III.A.1. This item requires the engineer or architect to estimate, over the life of the building, (1) the most landward expected shoreline, (2) the lowest expected ground elevation, and (3) the highest expected BFE (see Figure 9). A minimum erosion rate of 1.0 foot/year and a minimum building life of 50 years should be used in the calculations. More details can be found in Section 7.9.2 of the CCM.



III.A.2. Local scour is illustrated in Figure 10, and its calculation is discussed in Section 11.6.11 of the CCM. Local scour around pilings and columns and grade beams can generally be estimated as twice the diameter of the member (see CCM Formula 11.10.a). Local scour around large objects and enclosed areas can also be estimated, but do not use CCM Formula 11.10.b. Instead, estimate local scour as equal to the width of the object facing the flow or waves, with a maximum scour depth of 3 feet.

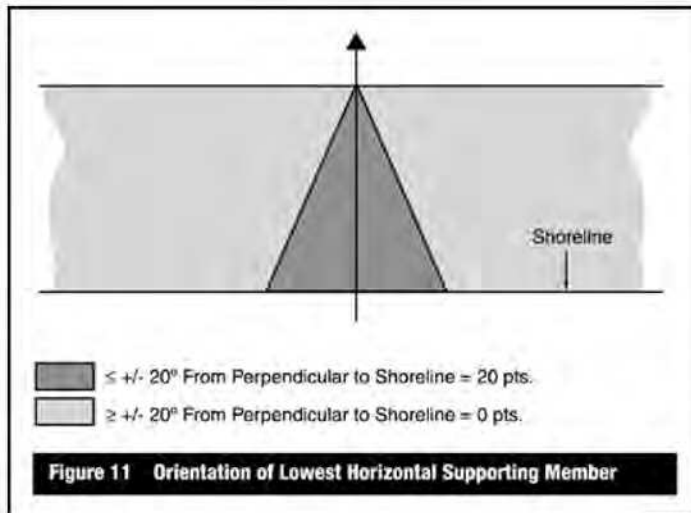


V-Zone Risk Factor Rating Form

III.A.3. This form awards points for the use of loads and load combinations based on ASCE 7-98 (or later editions) and CCM Chapter 11.

III.B. Foundation type. This form recognizes several types of V-zone foundations (wood, concrete, steel, and masonry; driven piles; piles set in augered holes; cast-in-place piles; and masonry piers/concrete columns on footings). Maximum points can be obtained only with driven piles; reinforced, cast-in-place piles; and jetted or augered piles that satisfactorily pass load tests. Note that it may be very difficult to claim any points for masonry/concrete elements supported on footings.

III.C. Lowest horizontal supporting member. Points can be claimed for (1) orientation of the lowest horizontal supporting member in the expected direction of waves (see Figure 11) and (2) use of bolted or engineered connections between the foundation and lowest horizontal supporting member. For the purposes of this classification, any metal strap, plate, or connector that is not fabricated with structural steel is considered "light-gauge." Point deductions do not apply to the use of light-gauge metal connectors or nailed connections above the top of the lowest horizontal structural member.



IV. Obstructions and Enclosures. V-zone construction must be free of obstructions below the BFE. NFIP regulations allow breakaway enclosures to be constructed (flood insurance premiums will be higher as a result) and allow limited use of solid obstructions (e.g., shear walls, stairwells, elevators, and chimneys).

This form provides points for buildings without any enclosures or obstructions. The use of open lattice (see IV.A.1) and/or insect screening still allows points to be claimed. Points will be deducted for the use of breakaway walls. Points will be deducted for finished walls or space (even breakaway) below the BFE. Points will be deducted for equipment or ductwork below the BFE and not flood-resistant. The conversion of below-BFE space to habitable uses by building contractors and owners represents one of the most significant (and common) violations of NFIP regulations. This form reflects the importance of the issue through its point deductions.

IV.A.1. Open lattice is defined as thin (1/2 inch or less) wood, vinyl, plastic, or similar lattice material with at least 40 percent of the lattice area open. A wall created of brick or other masonry units meeting the opening requirement will not be considered open lattice.

XIX. RATING EXAMPLES

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EXAMPLE 1

EMERGENCY PROGRAM, STANDARD DEDUCTIBLE

Data Essential to Determine Appropriate Rates and Premium:

- **Emergency Program**
- Flood Zone: N/A
- Occupancy: Single-Family Dwelling
- # of Floors: 1 Floor
- Basement/Enclosure: None
- Deductible: \$2,000/\$2,000
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: \$35,000
- Contents: \$10,000
- ICC Premium: N/A
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .76 Contents: .96

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM		
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE			
BUILDING	35,000	.76	266				0	35,000	266		
CONTENTS	10,000	.96	96				0	10,000	96		
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL ICC PREMIUM SUBTOTAL CRS PREMIUM DISCOUNT ____% SUBTOTAL		362 362 362
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE FEDERAL POLICY FEE		 40		
_____ SIGNATURE OF INSURANCE AGENT/BROKER					_____ DATE (MM/DD/YY)		TOTAL PREPAID AMOUNT		402		

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$266 / Contents: \$96 |
| 2. Apply Deductible Factor: | Building: 1.000 x \$266 = \$266 / Contents: 1.000 x \$96 = \$96 |
| 3. Premium Reduction/Increase: | Building: \$0 / Contents: \$0 |
| 4. Subtotal: | \$362 |
| 5. Add ICC Premium: | N/A |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$362 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$40 |
| 10. Total Prepaid Amount: | \$402 |

EXAMPLE 2

REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, \$2,000/\$1,000 DEDUCTIBLE OPTION, ZONE B

Data Essential to Determine Appropriate Rates and Premium:

• **Regular Program**

- Flood Zone: B
- Occupancy: Single-Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$2,000/\$1,000
- Deductible Factor: 0.95
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: \$150,000
- Contents Coverage: \$60,000
- ICC Premium: \$5
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .86/.23 Contents: 1.32/.41

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	60,000	.86	516	90,000	.23	207	-36	150,000	687	
CONTENTS	25,000	1.32	330	35,000	.41	144	-24	60,000	450	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL ICC PREMIUM SUBTOTAL CRS PREMIUM DISCOUNT ____% SUBTOTAL	1,137 5 1,142 — 1,142
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE FEDERAL POLICY FEE TOTAL PREPAID AMOUNT		— 40 1,182	
SIGNATURE OF INSURANCE AGENT/BROKER _____					DATE (MM/DD/YY) _____					

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$723 / Contents: \$474 |
| 2. Apply Deductible Factor: | Building: 0.95 x \$723 = \$687 / Contents: 0.95 x \$474 = \$450 |
| 3. Premium Decrease: | Building: \$723 - \$687 = \$36 / Contents: \$474 - 450 = \$24 |
| 4. Subtotal: | \$1,132 |
| 5. Add ICC Premium: | \$5 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$1,142 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$40 |
| 10. Total Prepaid Amount: | \$1,182 |

EXAMPLE 3

REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, \$1,000 DEDUCTIBLE OPTION (SURCHARGE), ZONE AE

Data Essential to Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AE
- Occupancy: Single-Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: Enclosure
- Deductible: \$1000/\$1000
- Deductible Factor: 1.100
- Contents Location: Enclosure and Above
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: \$150,000
- Contents Coverage: \$60,000
- ICC Premium: \$70
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .81/1.06 Contents: .96/1.07

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	60,000	.81	486	90,000	1.06	954	+144	150,000	1,584	
CONTENTS	25,000	.96	240	35,000	1.07	375	+62	60,000	677	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL	2,261
							ICC PREMIUM		70	
							SUBTOTAL		2,331	
							CRS PREMIUM DISCOUNT ____%		—	
							SUBTOTAL		2,331	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		—	
							FEDERAL POLICY FEE		40	
							TOTAL PREPAID AMOUNT		2,371	
_____ SIGNATURE OF INSURANCE AGENT/BROKER					_____ DATE (MM/DD/YY)					

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$1,440 / Contents: \$615
2. Apply Deductible Factor: Building: 1.100 x \$1,440 = \$1,584 / Contents: 1.100 x \$615 = \$677
3. Premium Increase: Building: \$1,584 - \$1,440 = \$144 / Contents: \$677 - \$615 = \$62
4. Subtotal: \$2,261
5. Add ICC Premium: \$70
6. Subtract CRS Discount: N/A
7. Subtotal: \$2,331
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$40
10. Total Prepaid Amount: \$2,371

EXAMPLE 4

REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, \$3,000/\$2,000 DEDUCTIBLE OPTION, ZONE A15

Data Essential to Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: A15
- Occupancy: Single-Family Dwelling
- # of Floors: 3 Floors
- Basement/Enclosure: Basement
- Deductible: \$3,000/\$2,000 Building and Contents
- Deductible Factor: .950
- Contents Location: Basement and Above
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: \$250,000
- Contents Coverage: \$100,000
- ICC Premium: \$55
- CRS Rating: 4
- CRS Discount: 30%

Determined Rates:

Building: .81/.88 Contents: .96/.90

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	60,000	.81	486	190,000	.88	1,672	-108	250,000	2,050	
CONTENTS	25,000	.96	240	75,000	.90	675	-46	100,000	869	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 2,919	
							ICC PREMIUM 55			
							SUBTOTAL 2,974			
							CRS PREMIUM DISCOUNT 30% -892			
							SUBTOTAL 2,082			
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE —			
_____ SIGNATURE OF INSURANCE AGENT/BROKER							_____ DATE (MM/DD/YY)		FEDERAL POLICY FEE 40	
							TOTAL PREPAID AMOUNT 2,122			

Premium Calculation:

- | | |
|---------------------------------------|--|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$2,158 / Contents: \$915 |
| 2. Apply Deductible Factor: | Building: .950 x \$2,158 = \$2,050/ Contents: .950 x \$915 = \$869 |
| 3. Premium Reduction: | Building: \$2,158 - \$2,050 = \$108 / Contents: \$915 - \$869 = \$46 |
| 4. Subtotal: | \$2,919 |
| 5. Add ICC Premium: | \$55 |
| 6. Subtract CRS Discount: | -\$892 (30%) |
| 7. Subtotal: | \$2,082 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$40 |
| 10. Total Prepaid Amount: | \$2,122 |

EXAMPLE 5

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$5,000/\$5,000 DEDUCTIBLE OPTION, ZONE AE

Data Essential to Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AE
- Occupancy: Non-Residential
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$5,000/\$5,000
- Deductible Factor: .890
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +4
- Flood Proofed Yes/No: No
- Building Coverage: \$500,000
- Contents Coverage: \$500,000
- ICC Premium: \$4
- CRS Rating: 5
- CRS Discount: 25%

Determined Rates:

Building: .20/.08 Contents: .22/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	175,000	.20	350	325,000	.08	260	-67	500,000	543	
CONTENTS	150,000	.22	330	350,000	.12	420	-82	500,000	668	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL	1,211
							ICC PREMIUM		4	
							SUBTOTAL		1,215	
							CRS PREMIUM DISCOUNT 25%		-304	
							SUBTOTAL		911	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. _____ SIGNATURE OF INSURANCE AGENT/BROKER DATE (MM/DD/YY)							PROBATION SURCHARGE		—	
							FEDERAL POLICY FEE		40	
							TOTAL PREPAID AMOUNT		951	

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$610 / Contents: \$750 |
| 2. Apply Deductible Factor: | Building: .890 x \$610 = \$543 / Contents: .890 x \$750 = \$668 |
| 3. Premium Reduction: | Building: \$610 - \$543 = \$67 / Contents: \$750 - \$668 = \$82 |
| 4. Subtotal: | \$1,211 |
| 5. Add ICC Premium: | \$4 |
| 6. Subtract CRS Discount: | -\$304 (25%) |
| 7. Subtotal: | \$911 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$40 |
| 10. Total Prepaid Amount: | \$951 |

EXAMPLE 6

REGULAR PROGRAM, 1975-81 POST-FIRM V1-V30, ELEVATION RATED, ZONE V13

Data Essential to Determine Appropriate Rates and Premium:

- **Regular Program**

- Flood Zone: V13
- Occupancy: Single-Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: 1975 - 81 (Post-FIRM)
- Elevation Difference: +1
- Flood Proofed Yes/No: No
- Building Coverage: \$150,000
- Contents Coverage: \$100,000
- ICC Premium: \$30
- CRS Rating: 8
- CRS Discount: 10%

Determined Rates:

Building: 2.28/.51 Contents: 2.83/.67

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	60,000	2.28	1,368	90,000	.51	459	0	150,000	1,827	
CONTENTS	25,000	2.83	708	75,000	.67	503	0	100,000	1,211	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 3,038	
							ICC PREMIUM 30			
							SUBTOTAL 3,068			
							CRS PREMIUM DISCOUNT 10% -307			
							SUBTOTAL 2,761			
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE —			
							FEDERAL POLICY FEE 40			
SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____							TOTAL PREPAID AMOUNT 2,801			

Premium Calculation:

- | | |
|---------------------------------------|--|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$1,827 / Contents: \$1,211 |
| 2. Apply Deductible Factor: | Building: 1.000 x \$1,827 = \$1,827/Contents:1.000 x \$1,211 = \$1,211 |
| 3. Premium Reduction/Increase: | Building: \$0 / Contents: \$0 |
| 4. Subtotal: | \$3,038 |
| 5. Add ICC Premium: | \$30 |
| 6. Subtract CRS Discount: | -\$307 (10%) |
| 7. Subtotal: | \$2,761 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$40 |
| 10. Total Prepaid Amount: | \$2,801 |

EXAMPLE 7

REGULAR PROGRAM, POST-1981 VE OR V1-V30, WITH ENCLOSURE, ZONE VE

Data Essential to Determine Appropriate Rates and Premium:

- **Regular Program**

- Flood Zone: VE
- Occupancy: Single-Family Dwelling
- # of Floors: 3 or More Floors
- Basement/Enclosure: Enclosure (< 300 sq. ft., w/o M&E)
- Deductible: \$3,000/\$3,000
- Deductible Factor: .850
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-81
- Elevation Difference: -1
- Flood Proofed Yes/No: No
- Replacement Cost: \$300,000
- Building Coverage: \$250,000
- Contents Coverage: \$100,000
- ICC Premium: \$13
- CRS Rating: 9
- CRS Discount: N/A

Determined Rates:

Building: 3.75 / 3.75 Contents: 2.81 / 2.81

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	60,000	3.75	2,250	190,000	3.75	7,125	-1,406	250,000	7,969	
CONTENTS	25,000	2.81	703	75,000	2.81	2,108	-422	100,000	2,389	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 10,358	
							ICC PREMIUM 13		SUBTOTAL 10,371	
							CRS PREMIUM DISCOUNT _____% —		SUBTOTAL 10,371	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE —		FEDERAL POLICY FEE 40	
_____ SIGNATURE OF INSURANCE AGENT/BROKER					_____ DATE (MM/DD/YY)		TOTAL PREPAID AMOUNT 10,411			

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$9,375 / Contents: \$2,811
2. Apply Deductible Factor: Building: .850 x \$9,375 = \$7,969 / Contents: .850 x \$2,811 = \$2,389
3. Premium Reduction: Building: \$9,375 - \$7,969 = \$1,406 / Contents: \$2,811 - \$2,389 = \$422
4. Subtotal: \$10,358
5. Add ICC Premium: \$13
6. Subtract CRS Discount: N/A
7. Subtotal: \$10,371
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$40
10. Total Prepaid Amount: \$10,411

EXAMPLE 8

REGULAR PROGRAM, POST-FIRM CONSTRUCTION, CONTENTS-ONLY POLICY, ZONE A17

Data Essential to Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: A17
- Occupancy: 2-4 Family Dwelling (Renter's Policy)
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$1,000
- Deductible Factor: 1.000
- Contents Location: Above Ground Level More than One Full Floor
- Date of Construction: Post-FIRM
- Elevation Difference: +2
- Flood Proofed Yes/No: No
- Building Coverage: N/A
- Contents Coverage: \$100,000
- ICC Premium: N/A
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: N/A Contents: .35/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	0									
CONTENTS	25,000	.35	88	75,000	.12	90	0	100,000	178	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)							PAYMENT OPTION:		ANNUAL SUBTOTAL	178
<input type="checkbox"/> MANUAL							<input type="checkbox"/> SUBMIT FOR RATING		ICC PREMIUM	—
<input type="checkbox"/> ALTERNATIVE							<input type="checkbox"/> V-ZONE RISK RATING FORM		SUBTOTAL	178
<input type="checkbox"/> PROVISIONAL RATING							<input type="checkbox"/> LEASED FEDERAL PROPERTY		CRS PREMIUM DISCOUNT ____%	—
<input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							<input type="checkbox"/> OTHER: _____		SUBTOTAL	178
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		—	
_____ SIGNATURE OF INSURANCE AGENT/BROKER							_____ DATE (MM/DD/YY)		FEDERAL POLICY FEE	40
							TOTAL PREPAID AMOUNT		218	

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: N/A / Contents: \$178 |
| 2. Apply Deductible Factor: | Building: N/A / Contents: 1.000 x \$178 = \$178 |
| 3. Premium Reduction/Increase: | Building: N/A / Contents: \$0 |
| 4. Subtotal: | \$178 |
| 5. Add ICC Premium: | N/A |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$178 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$40 |
| 10. Total Prepaid Amount: | \$218 |

EXAMPLE 9

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$5,000/\$5,000 DEDUCTIBLE OPTION, ZONE AO

Data Essential to Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AO
- Occupancy: Non-Residential
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$5,000/\$5,000
- Deductible Factor: .890
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: -1
- Flood Proofed Yes/No: No
- Building Coverage: \$500,000
- Contents Coverage: \$500,000
- ICC Premium: \$4
- CRS Rating: 5
- CRS Discount: N/A

Determined Rates:

Building: 1.10/.32 Contents: 1.97/.29

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	175,000	1.10	1,925	325,000	.32	1,040	-326	500,000	2,639	
CONTENTS	150,000	1.97	2,955	350,000	.29	1,015	-437	500,000	3,533	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 6,172	
							ICC PREMIUM 4			
							SUBTOTAL 6,176			
							CRS PREMIUM DISCOUNT _____% —			
							SUBTOTAL 6,176			
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE —			
SIGNATURE OF INSURANCE AGENT/BROKER _____							FEDERAL POLICY FEE 40			
DATE (MM/DD/YY) _____							TOTAL PREPAID AMOUNT 6,216			

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$2,965 / Contents: \$3,970
2. Apply Deductible Factor: Building: .890 x \$2,965 = \$2,639 / Contents: .890 x \$3,970 = \$3,533
3. Premium Reduction: Building: \$2,965 - \$2,639 = \$326 / Contents: \$3,970 - \$3,533 = \$437
4. Subtotal: \$6,172
5. Add ICC Premium: \$4
6. Subtract CRS Discount: N/A
7. Subtotal: \$6,176
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$40
10. Total Prepaid Amount: \$6,216

EXAMPLE 10

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$1,000/\$1,000 DEDUCTIBLE OPTION, ZONE AO (WITH CERTIFICATION OF COMPLIANCE)

Data Essential to Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AO (With Certification of Compliance)
- Occupancy: Single-Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.000
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +1
- Flood Proofed Yes/No: No
- Building Coverage: \$250,000
- Contents Coverage: \$100,000
- ICC Premium: \$4
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .28/.08 Contents: .38/.13

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	60,000	.28	168	190,000	.08	152	0	250,000	320	
CONTENTS	25,000	.38	95	75,000	.13	98	0	100,000	193	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL <b style="text-align: right;">513	
							ICC PREMIUM <b style="text-align: right;">4			
							SUBTOTAL <b style="text-align: right;">517			
							CRS PREMIUM DISCOUNT _____% <b style="text-align: right;">—			
							SUBTOTAL <b style="text-align: right;">517			
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE <b style="text-align: right;">—			
							FEDERAL POLICY FEE <b style="text-align: right;">40			
_____ SIGNATURE OF INSURANCE AGENT/BROKER							_____ DATE (MM/DD/YY)		TOTAL PREPAID AMOUNT <b style="text-align: right;">557	

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$320 / Contents: \$193 |
| 2. Apply Deductible Factor: | Building: 1.000 x \$320 = \$320 / Contents: 1.000 x \$193 = \$193 |
| 3. Premium Reduction/Increase: | Building: \$0 / Contents: = \$0 |
| 4. Subtotal: | \$513 |
| 5. Add ICC Premium: | \$4 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$517 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$40 |
| 10. Total Prepaid Amount: | \$557 |

EXAMPLE 11

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$3,000/\$2,000 DEDUCTIBLE OPTION, ZONE AH

Data Essential to Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AH
- Occupancy: Single-Family Dwelling
- # of Floors: 1 Floor
- Basement/Enclosure: None
- Deductible: \$3,000/\$2,000
- Deductible Factor: .875
- Contents Location: Lowest Floor Above Ground Level
- Date of Construction: Post-FIRM
- Elevation Difference: -1
- Flood Proofed Yes/No: No
- Building Coverage: \$250,000
- Contents Coverage: \$25,000
- ICC Premium: \$4
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: 1.02/.21 Contents: 1.17/.22

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	60,000	1.02	612	190,000	.21	399	-126	250,000	885	
CONTENTS	25,000	1.17	293	0	.22	0	-37	25,000	256	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL	1,141
							ICC PREMIUM		4	
							SUBTOTAL		1,145	
							CRS PREMIUM DISCOUNT _____%		—	
							SUBTOTAL		1,145	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		—	
							FEDERAL POLICY FEE		40	
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____		TOTAL PREPAID AMOUNT	1,185

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$1,011 / Contents: \$293 |
| 2. Apply Deductible Factor: | Building: .875 x \$1,011 = \$885 / Contents: .875 x \$293 = \$256 |
| 3. Premium Reduction: | Building: \$1,011 - \$885 = \$126 / Contents = \$293 - \$256 = \$37 |
| 4. Subtotal: | \$1,141 |
| 5. Add ICC Premium: | \$4 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$1,145 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$40 |
| 10. Total Prepaid Amount: | \$1,185 |

EXAMPLE 12

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$1,000/\$1,000 DEDUCTIBLE OPTION, ZONE AH (WITH CERTIFICATION OF COMPLIANCE)

Data Essential to Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AH (With Certification of Compliance)
- Occupancy: 2-4 Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.000
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +3
- Flood Proofed Yes/No: No
- Building Coverage: \$200,000
- Contents Coverage: \$40,000
- ICC Premium: \$5
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .28/.08 Contents: .38/.13

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	60,000	.28	168	140,000	.08	112	0	200,000	280
CONTENTS	25,000	.38	95	15,000	.13	20	0	40,000	115
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 395
							ICC PREMIUM 5		
							SUBTOTAL 400		
							CRS PREMIUM DISCOUNT _____% —		
							SUBTOTAL 400		
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE —		
							FEDERAL POLICY FEE 40		
_____ SIGNATURE OF INSURANCE AGENT/BROKER							_____ DATE (MM/DD/YY)		TOTAL PREPAID AMOUNT 440

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$280 / Contents: \$115 |
| 2. Apply Deductible Factor: | Building: 1.000 x \$280 = \$280 / Contents: 1.000 x \$115 = \$115 |
| 3. Premium Reduction/Increase: | Building: \$0 / Contents: \$0 |
| 4. Subtotal: | \$395 |
| 5. Add ICC Premium: | \$5 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$400 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$40 |
| 10. Total Prepaid Amount: | \$440 |

EXAMPLE 13

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$1,000/\$1,000 DEDUCTIBLE OPTION, ZONE A (WITH ESTIMATED BFE)

Data Essential to Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: A
- Occupancy: 2-4 Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$1000/\$1000
- Deductible Factor: 1.000
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +6 (with Estimated BFE)
- Flood Proofed Yes/No: No
- Building Coverage: \$140,000
- Contents Coverage: \$70,000
- ICC Premium: \$5
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .44/.08 Contents: .44/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	60,000	.44	264	80,000	.08	64	0	140,000	328	
CONTENTS	25,000	.44	110	45,000	.12	54	0	70,000	164	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL	492
							ICC PREMIUM		5	
							SUBTOTAL		497	
							CRS PREMIUM DISCOUNT _____%		—	
							SUBTOTAL		497	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		—	
							FEDERAL POLICY FEE		40	
_____ SIGNATURE OF INSURANCE AGENT/BROKER							_____ DATE (MM/DD/YY)		TOTAL PREPAID AMOUNT	537

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$328 / Contents: \$164 |
| 2. Apply Deductible Factor: | Building: 1.000 x \$328 = \$328 / Contents: 1.000 x \$164 = \$164 |
| 3. Premium Reduction/Increase: | Building: \$0 / Contents = \$0 |
| 4. Subtotal: | \$492 |
| 5. Add ICC Premium: | \$5 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$497 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$40 |
| 10. Total Prepaid Amount: | \$537 |

EXAMPLE 14

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$1,000/\$1,000 DEDUCTIBLE OPTION, ZONE A (WITHOUT ESTIMATED BFE)

Data Essential to Determine Appropriate Rates and Premium:

- **Regular Program**

- Flood Zone: A
- Occupancy: Single-Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +5 (without Estimated BFE)
- Flood Proofed Yes/No: No
- Building Coverage: \$135,000
- Contents Coverage: \$60,000
- ICC Premium: \$5
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .40/.09 Contents: .49/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	60,000	.40	240	75,000	.09	68	0	135,000	308	
CONTENTS	25,000	.49	123	35,000	.12	42	0	60,000	165	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL	473
							ICC PREMIUM		5	
							SUBTOTAL		478	
							CRS PREMIUM DISCOUNT _____%		—	
							SUBTOTAL		478	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		—	
							FEDERAL POLICY FEE		40	
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____		TOTAL PREPAID AMOUNT	518

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$308 / Contents: \$165 |
| 2. Apply Deductible Factor: | Building: 1.000 x \$308 = \$308 / Contents: 1.000 x \$165 = \$165 |
| 3. Premium Reduction/Increase: | Building: \$0 / Contents: \$0 |
| 4. Subtotal: | \$473 |
| 5. Add ICC Premium: | \$5 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$478 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$40 |
| 10. Total Prepaid Amount: | \$518 |

CONDOMINIUMS

Important Notice to Agents:

Boards of Directors of condominium associations typically are responsible under their by-laws for maintaining all forms of property insurance necessary to protect the common property of the association against all hazards to which that property is exposed for the insurable value/replacement cost of those common elements. This responsibility would typically include providing adequate flood insurance protection for all common property located in Special Flood Hazard Areas. Such by-law requirements could make the individual members of the boards of directors of such associations personally liable for insurance errors or omissions, including those relating to flood insurance.

I. METHODS OF INSURING CONDOMINIUMS

There are four methods of insuring condominiums under the National Flood Insurance Program (NFIP). Each method has its own eligibility requirements for condominium type.

A. Residential Condominium: Association Coverage on Building and Contents

A condominium association is the corporate entity responsible for the management and operation of a condominium. Membership is made up of the condominium unit owners. A condominium association may purchase insurance coverage on a residential building and its contents under the Residential Condominium Building Association Policy (RCBAP). The RCBAP covers only a residential condominium building in a Regular Program community. If the named insured is listed as other than a condominium association, the agent must provide legal documentation to confirm that the insured is a condominium association. (See page CONDO 6 for eligibility requirements.)

B. Residential Condominium: Unit Owner's Coverage on Building and Contents

A condominium unit in a townhouse, rowhouse, high-rise or low-rise building is considered to be a single family residence. An individual dwelling unit in a condominium building may be insured in any one of three ways:

- An individual unit and its contents may be separately insured under the Dwelling Form, in the name of the unit owner, at the limits of insurance for a single family dwelling.

- An individual unit may be separately insured under the Dwelling Form, if purchased by the association in the name of the "owner of record unit number (#) and (name of) Association as their interests may appear," up to the limits of insurance for a single family dwelling.

- An individual unit owned by the association may be separately insured under the Dwelling Form, if purchased by the condominium association. The single family limits of insurance apply.

A policy on a condominium unit will be issued naming the unit owner and the association, as their interests may appear. Coverage under a unit owner's policy applies first to the individually owned building elements and improvements to the unit and then to the damage of the building's common elements that are the unit owner's responsibility.

In the event of a loss, the claim payment to an individual unit owner may not exceed the maximum allowable in the Program.

C. Non-residential (Commercial) Condominium: Building and Contents

Non-residential (commercial) condominium buildings and their commonly owned contents may be insured in the name of the Association under the General Property Form. The "Non-residential" limits apply.

Individual residential condominium units in non-residential condominium buildings are not eligible for building coverage.

■ **D. Non-residential (Commercial) Condominium:
Unit Owner's Coverage (Contents)**

The owner of a non-residential condominium unit may purchase only contents coverage for that unit. Building coverage may not be purchased in the name of the unit owner.

In the event of a loss, up to 10 percent of the stated amount of contents coverage can be applied to losses to condominium interior walls, floors, and ceilings. The 10 percent is not an additional amount of insurance.

TABLE 2. CONDOMINIUM RATING CHART (Cont'd)

HIGH-RISE RESIDENTIAL CONDOMINIUMS

MULTI-UNIT BUILDING—5 OR MORE UNITS PER BUILDING—THREE OR MORE FLOORS⁶

PURCHASER OF POLICY	Building Occupancy ¹	Building Indicator ¹	Contents Indicator ²	Type of Coverage	Rate Table ³	Policy Form ⁴
UNIT OWNER	OTHER RESIDENTIAL	SINGLE UNIT	HOUSEHOLD	RC ⁵	SINGLE FAMILY FOR BUILDING; OTHER RESIDENTIAL FOR CONTENTS	DWELLING
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	OTHER RESIDENTIAL	SINGLE UNIT	HOUSEHOLD	RC ⁵	SINGLE FAMILY FOR BUILDING; OTHER RESIDENTIAL FOR CONTENTS	DWELLING
ASSOCIATION (ENTIRE BUILDING)	OTHER RESIDENTIAL	HIGH-RISE	HOUSEHOLD	RC	RCBAP HIGH-RISE	RCBAP

NON-RESIDENTIAL CONDOMINIUMS

PURCHASER OF POLICY	Building Occupancy ¹	Building Indicator ¹	Contents Indicator ²	Type of Coverage	Rate Table ³	Policy Form ⁴
UNIT OWNER	NON-RESIDENTIAL	SINGLE UNIT (BUILDING COVERAGE NOT AVAILABLE)	BUSINESS	ACV	NON-RESIDENTIAL	GENERAL PROPERTY
ASSOCIATION	NON-RESIDENTIAL	LOW-RISE	BUSINESS	ACV	NON-RESIDENTIAL	GENERAL PROPERTY

¹When there is a mixture of residential and commercial usage within a single building, please refer to the GR Section of the *Flood Insurance Manual*.

²In determining the contents indicator for "other than household contents," please refer to the RATE Section of the *Flood Insurance Manual*.

³All building rates are based on the lowest floor of the building.

⁴RCBAP must be used to insure residential condominium buildings owned by the association that are in a Regular Program community and in which at least 75% of the total floor area within the building is residential. Use General Property Form if ineligible under RCBAP.

⁵Replacement Cost if the RC eligibility requirements are met (building only).

⁶Enclosure, even if it is the lowest floor for rating, cannot be counted as a floor for the purpose of classifying the building as a high rise.

RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY

II. POLICY FORM

The policy form used for the residential condominium buildings owned by a condominium association is the Residential Condominium Building Association Policy (RCBAP).

III. ELIGIBILITY REQUIREMENTS

A. General Building Eligibility

In order for a condominium building to be eligible under the RCBAP form, the building must be owned by a condominium association, which the NFIP defines as the entity made up of the unit owners responsible for the maintenance and operation of:

1. common elements owned in undivided shares by unit owners; and
2. other real property in which the unit owners have use rights;

where membership in the entity is a required condition of unit ownership.

The RCBAP is required for all buildings owned by a condominium association containing one or more residential units and in which at least 75 percent of the total floor area within the building is residential without regard to the number of units or number of floors. The RCBAP is available for high-rise and low-rise residential condominium buildings, including townhouse/rowhouse and detached single-family condominium buildings in the **Regular** Program only. (See pages CONDO 4 and 5.)

Residential condominium buildings that are being used as a hotel or motel, or are being rented (either short- or long-term), must be insured under the RCBAP.

Only buildings having a condominium form of ownership are eligible for the RCBAP. If the named insured is listed as other than a condominium association, the agent must provide legal documentation to confirm that the insured is a condominium association before the RCBAP can be written. This documentation may be a copy of the condominium association by-laws or a statement signed by an officer or representative of the condominium association confirming that the building is in a condominium form of ownership. In the event of a loss, RCBAPs written for buildings found not to be in a condominium form of ownership will be rewritten under the correct policy form for up to the maximum amount of building coverage allowed under the program for the type of building insured, not to exceed the coverage purchased under the RCBAP.

A homeowners association (HOA) may differ from a condominium association and is ineligible for the RCBAP, unless the HOA meets the definition of a condominium association as defined in the policy. Cooperative ownership buildings are *not* eligible. Timeshare buildings in a condominium form of ownership in jurisdictions where title is vested in individual unit owners are eligible provided all other criteria are met.

If, during a policy term, the risk fails to meet the eligibility requirements, it will be ineligible for coverage under the RCBAP and the policy will be canceled.

The NFIP has grouped condominium buildings into two different types, low- and high-rise, because of the difference in the exposures to the risk that typically exists. Low-rise buildings generally have a greater percentage of the value of the building at risk than high-rise buildings, thus requiring higher premiums for the first dollars of coverage. The availability of the optional deductibles for the low-rise buildings, however, allows the association to buy back some of the risk, thereby reducing the overall cost of the coverage.

For rating purposes:

- *High-rise buildings* contain five or more units and at least three floors excluding enclosure, even if it is the lowest floor for rating.
- *Low-rise buildings* have less than five units regardless of the number of floors, or five or more units with less than three floors, including the basement.
- *Townhouse/rowhouse* buildings are always considered as low-rise buildings for rating purposes, no matter how many units or floors they have.

See the Definitions section for a complete definition of high-rise and low-rise buildings.

The *individual unit owners* continue to have an option to purchase an SFIP Dwelling Form.

B. Condominium Building in the Course of Construction

The NFIP rules allow the issuance of an SFIP to cover a building in the course of construction before the building is walled and roofed. These rules provide lenders an option to require flood insurance coverage at the time that the development loan is made to comply with the mandatory purchase requirement outlined in the Flood Disaster Protection Act of 1973, as amended. The policy is issued and rated based

on the construction designs and intended use of the building.

In order for a condominium building in the course of construction to be eligible under the RCBAP form, the building must be owned by a condominium association.

As noted on page GR 4, buildings in the course of construction that have yet to be walled and roofed are eligible for coverage except when construction has been halted for more than 90 days and/or if the lowest floor used for rating purposes is below the Base Flood Elevation (BFE). Materials or supplies intended for use in such construction, alteration, or repair are not insurable unless they are contained within an enclosed building on the premises or adjacent to the premises.

IV. COVERAGE

A. Property Covered

The entire building is covered under one policy, including both the common as well as individually owned building elements within the units, improvements within the units, and contents owned in common. Contents owned by individual unit owners should be insured under an individual unit owner's Dwelling Form.

B. Coverage Limits

Building coverage purchased under the RCBAP will be on a Replacement Cost basis.

The maximum amount of *building* coverage that can be purchased on a high-rise or low-rise condominium is the Replacement Cost Value of the building or the total number of units in the condominium building times \$250,000, whichever is less.

The maximum allowable *contents* coverage is the Actual Cash Value of the commonly owned contents up to a maximum of \$100,000 per building.

Basic Limit Amount:

- The building basic limit amount of insurance for a detached building housing a single family unit owned by the condominium association is \$60,000.
- For residential townhouse/rowhouse and low-rise condominiums, the building basic limit amount of insurance is \$60,000 multiplied by the number of units in the building.
- For high-rise condominiums, the building basic amount of insurance is \$175,000.

- The contents basic limit amount of insurance is \$25,000.
- For condominium unit owners who have insured their personal property under the Dwelling Form or General Property Form, coverage extends to interior walls, floor, and ceiling (if not covered under the condominium association's insurance) up to 10 percent of the personal property limit of liability. Use of this coverage is at the option of the insured and reduces the personal property limit of liability.

C. Replacement Cost

As stated above in "B. Coverage Limits," the RCBAP's building coverage is on a Replacement Cost valuation basis. Replacement Cost Value means the cost to replace property with the same kind of material and construction without deduction for depreciation. A condominium unit owner's Dwelling Form policy provides Replacement Cost coverage on the building if eligibility requirements are met.

D. Co-insurance

The RCBAP's co-insurance penalty is applied to building coverage only. To the extent that the insured has not purchased insurance in an amount equal to the lesser of 80 percent or more of the full replacement cost of the building at the time of loss or the maximum amount of insurance under the NFIP, the insured will not be reimbursed fully for a loss. Building coverage purchased under individual Dwelling Forms cannot be added to RCBAP coverage in order to avoid the co-insurance penalty. The amount of loss in this case will be determined by using the following formula:

$$\frac{\text{Insurance Carried}}{\text{Insurance Required}} \times \text{Amount of Loss} = \text{Limit of Recovery}$$

Where the penalty applies, building loss under the RCBAP will be adjusted based on the Replacement Cost Coverage with a co-insurance penalty. Building loss under the Dwelling Form will be adjusted on an Actual Cash Value (ACV) basis if the Replacement Cost provision is not met. The cost of bringing the building into compliance with local codes (law and ordinance) is not included in the calculation of replacement cost.

E. Assessment Coverage

The RCBAP does not provide assessment coverage.

Assessment coverage is available only under the Dwelling Form subject to the conditions and exclusions found in Section III. Property Covered,

Coverage C, paragraph 3 – Condominium Loss Assessments. The Dwelling Form will respond, up to the building coverage limit, to assessments against unit owners for damages to common areas of any building owned by the condominium association, even if the building is not insured, provided that: (1) each of the unit owners comprising the membership of the association is assessed by reason of the same cause; and (2) the assessment arises out of a direct physical loss by or from flood to the condominium building at the time of the loss. Assessment coverage has a maximum combined total limit of \$250,000 times the number of units. This combined total limit covers loss to the unit and any assessment by the association.

Assessment coverage cannot be used to meet the 80-percent coinsurance provision of the RCBAP, and does not apply to ICC coverage or to coverage for closed basin lakes.

For more information on this topic, see “E. Loss Assessments” on page GR 13 and Section III. C.3. of the Dwelling Form, “Condominium Loss Assessments,” on page POL 8.

V. DEDUCTIBLES AND FEES

A. Deductibles

The loss deductible shall apply separately to each building and personal property covered loss including any appurtenant structure loss. The Standard Deductible is \$2,000 for a residential condominium building, located in a Regular Program Community in Special Flood Hazard Areas, i.e., Zones A, AO, AH, A1-A30, AE, AR, AR dual zones (AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A), V, V1-V30, or VE, where the rates available for buildings built before the effective date of the initial Flood Insurance Rate Map (FIRM), Pre-FIRM rates, are used to compute the premium.

For all policies rated other than those described above, e.g., those rated as Post-FIRM and those rated in Zones A99, B, C, D, or X, the Standard Deductible is \$1,000.

Optional deductible amounts are available under the RCBAP.

B. Federal Policy Fee

The Federal Policy Fees for the RCBAP are:

1 unit	- \$ 40.00 per policy
2-4 units	- \$ 80.00 per policy
5-10 units	- \$200.00 per policy
11-20 units	- \$440.00 per policy
21 or more	- \$840.00 per policy

VI. TENTATIVE RATES AND SCHEDULED BUILDINGS

Tentative Rates cannot be applied to the RCBAP. The Scheduled Building Policy is not available for the RCBAP.

VII. COMMISSIONS (DIRECT BUSINESS ONLY)

The commission, 15 percent, will be reduced to 5 percent on only that portion of the premium that exceeds the figure resulting from multiplying the total number of units times \$2,000.

VIII. CANCELLATION OR ENDORSEMENT OF UNIT OWNERS' DWELLING POLICIES

Unit owner's Dwelling Policies may be cancelled mid-term for the reasons mentioned in the Cancellation/Nullification section of the manual. To cancel building coverage while retaining contents coverage on a unit owner's policy, submit a General Change Endorsement form. In the event of a cancellation:

- The commission on a unit owner's policy will be retained, in full, by the producer,
- The Federal Policy Fee and Probation Surcharge will be refunded on a pro rata basis, and
- The premium refund will be calculated on a pro rata basis.

An existing Dwelling Policy or RCBAP may be endorsed to increase amounts of coverage in accordance with Endorsement rules. They may not be endorsed mid-term to reduce coverage.

IX. APPLICATION FORM

The producer should complete the entire Flood Insurance Application according to the directions in the Application section of this manual and attach two new photographs of the building, one of which clearly shows the location of the lowest floor used for rating the risk.

A. Type of Building

For an RCBAP, the “Building” section of the Flood Insurance Application must indicate the total number of units in the building and whether the building is a high rise or low rise.

High-rise (vertical) condominium buildings are defined as containing at least five units, and having at least three floors. Note that an enclosure below an elevated floor building, even if

it is the lowest floor for rating purposes, cannot be counted as a floor to classify the building as a high-rise condominium building.

Low-rise condominium buildings are defined as having less than five units and/or less than three floors. In addition, low-rise also includes all townhouses/rowhouses regardless of the number of floors or units, and all detached single family buildings.

For a Dwelling Form used to insure a condominium unit, or for a Condominium Association Policy, see the Application section of this manual.

B. Replacement Cost Value

For an RCBAP, use normal company practice to estimate the Replacement Cost Value (RCV) and enter the value in the "Building" section of the Application. Include the cost of the building foundation when determining the RCV. Attach the appropriate valuation to the Application.

Acceptable documentation of a building's RCV is a recent property valuation report that states the value of the building, including its foundation, on an RCV basis. The cost of bringing the building into compliance with local codes (law and ordinance) is not to be included in the calculation of the building's replacement cost. To maintain reasonable accuracy of the RCV for the building, the agent must update this information at least every 3 years. (See sample notification letter regarding updating RCV on page CONDO 9A.)

C. Coverage

Ensure that the "Coverage and Rating" section of the Application accurately reflects the desired amount of building and contents coverage.

If only building insurance is to be purchased, inform the applicant of the availability of contents insurance for contents that are commonly owned. It is recommended that the applicant initial the contents coverage section if no contents insurance is requested. (This will make the applicant aware that the policy will not provide payment for contents losses.)

1. Building

Enter the amount of insurance for building, Basic and Additional Limits. Enter full Basic Limits before entering any Additional Limits.

The building Basic Limit amount of insurance for high-rise condominium buildings is up to a maximum of \$175,000.

The building Basic Limit amount of insurance for low-rise condominium buildings is \$60,000 multiplied by the number of units in the building. The total amount of coverage desired on the entire building must not exceed \$250,000 (Regular Program limit) times the total number of units (residential and non-residential) in the building.

2. Contents

Since the Program type must be Regular, enter the amount of insurance for contents, Basic and Additional Limits. Enter full Basic Limits before any Additional Limits. Contents coverage is only for those contents items that are commonly owned. For the Basic Limits amount of insurance, up to a maximum of \$25,000 may be filled in. For the Additional Limits, up to a total of \$75,000 may be filled in. The total amount of insurance available for contents coverage cannot exceed \$100,000.

D. Rates and Fees

1. To determine rates, see the RCBAP Rate Tables on the following pages. Enter the rate for building and for contents and compute the annual premium. If an optional deductible has been selected for building and/or contents, see page CONDO 22.
2. Enter the total premium for building and contents, adjusted for any premium change because of an optional deductible being selected. The total premium will be calculated as if the building were one unit.
3. Add the total premium for building and contents and enter the Annual Subtotal.
4. Add the ICC premium.
5. Calculate the CRS discount, if applicable.
6. Subtract the CRS discount, if applicable.
7. Add the \$50.00 Probation Surcharge, if applicable.
8. Add the Federal Policy Fee to determine the Total Prepaid Amount.

IMPORTANT FLOOD INSURANCE POLICY INFORMATION

Agent's Name:

Agent's Address:

Re: Insured's Name:

Property Address:

Policy Number:

Dear Agent:

The letter is to inform you that the Replacement Cost Value (RCV) on file for the building referenced above, insured under the Residential Condominium Building Association Policy (RCBAP), must now be updated. The National Flood Insurance Program (NFIP) requires that the RCV be evaluated every 3 years; it has been at least 3 years since the RCV for the building has been updated.

The RCV as currently listed on the above-referenced policy is <INSERT CURRENT RCV>.
The amount of building coverage on the policy is <INSERT CURRENT BUILDING COVERAGE>.

If the RCV indicated above needs to be revised, you must provide new documentation showing the revised RCV. Acceptable documentation of the building's RCV is a recent property valuation report that states the building's value, including the foundation, on an RCV basis.

If the RCV has not changed, you must provide either new RCV documentation or a statement signed by an officer or a representative of the Condominium Association confirming that the RCV is still valid.

Please be aware that to the extent that the amount of building coverage on the policy is not in an amount equal to the lesser of 80 percent or more of the full replacement cost of the building at the time of a loss or the maximum amount of insurance available under the NFIP, the Condominium Association may not be fully reimbursed for the loss.

If you have any questions about the information in this letter, please contact < INSERT CONTACT NAME AND TELEPHONE NUMBER>.

cc: Insured, Lender

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TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
No Basement/Enclosure	.85/.22	1.08/.53	1.06/.05	1.06/.05	1.16/.24
With Basement	.90/.30	1.15/1.13	1.29/.07	1.29/.07	SUBMIT FOR RATE
With Enclosure	.90/.22	1.15/.55	1.12/.05	1.12/.05	
Elevated on Crawlspace	.85/.22	1.08/.53	1.06/.05	1.06/.05	
Non-Elevated with Subgrade Crawlspace	.85/.22	1.08/.53	1.06/.05	1.06/.05	

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
Basement/Subgrade Crawlspace and above	.96/.90	1.23/2.23	1.68/.62	1.68/.62	SUBMIT FOR RATE
Enclosure/Crawlspace and above	.96/1.07	1.23/2.63	1.68/.71	1.68/.71	
Lowest floor only-above ground level	.96/1.07	1.23/2.63	1.32/.65	1.32/.65	1.11/.65
Lowest floor above ground level and higher floors	.96/.74	1.23/2.32	1.32/.34	1.32/.34	1.11/.45
Above ground level more than 1 full floor	.35/.14	.47/.34	.39/.13	.35/.12	.35/.12

BUILDING—A1-A30, AE · POST-FIRM

ELEVATION	3 OR MORE FLOORS	
	NO BASEMENT/ENCLOSURE/CRAWLSPACE ³	WITH BSMNT/ENCL/CRAWLSPACE ³
+4	.33/.03	.33/.03
+3	.35/.03	.34/.03
+2	.45/.03	.40/.03
+1	.81/.04	.56/.04
0	1.43/.05	1.28/.05
-1 ²	5.26/.15	3.16/.12
-2	SUBMIT FOR RATE	

CONTENTS—A1-A30, AE · POST-FIRM

ELEVATION	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT/ENCLOSURE/CRAWLSPACE ³)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT/ENCL/CRAWLSPACE ³)	BASEMENT/ENCLOSURE/CRAWLSPACE ³ AND ABOVE	ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR
	+4	.38/.12	.38/.12	.38/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.52/.12	.38/.12	.38/.12	.35/.12
0	1.18/.12	.67/.12	.41/.12	.35/.12
-1 ²	3.45/.70	2.00/.47	.66/.14	.35/.12
-2	SUBMIT FOR RATE			

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, AO, AH, D.

²Use Submit-for-Rate guidelines if either the enclosure below the lowest elevated floor of an elevated building or the crawlspace (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

³Includes subgrade crawlspace.

**TABLE 3B. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)**

**AO, AH POST-FIRM
NO BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE
CRAWLSPACE BUILDINGS¹**

	BUILDING	CONTENTS
WITH CERTIFICATION OF COMPLIANCE ²	.44/.04	.38/.13
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE ³	.99/.09	1.17/.22

**POST-FIRM
UNNUMBERED A-ZONE – WITHOUT
BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE^{1,7}**

ELEVATION DIFFERENCE TO NEAREST FOOT	BUILDING	CONTENTS⁴	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.88/.05	.49/.12	NO ESTIMATED BASE FLOOD ELEVATION ⁵
+2 TO +4	1.54/.06	.78/.15	
+1	2.51/.14	1.50/.27	
0 OR BELOW	***	***	
+2 OR MORE	.75/.04	.44/.12	WITH ESTIMATED BASE FLOOD ELEVATION ⁶
0 TO +1	1.35/.06	.94/.15	
-1	5.34/.18	2.66/.41	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE	7.20/1.26	3.33/.91	NO ELEVATION CERTIFICATE

- 1 Zones A, AO, or AH buildings with basement/enclosure/crawlspace/subgrade crawlspace – Submit for Rating.
- 2“ With Certification of Compliance” rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community’s elevation requirement.
- 3“ Without Certification of Compliance” rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post- FIRM structure is less than the community’s elevation requirement.
- 4 For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .35/.12.
- 5 NO ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.
- 6 WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.
- 7 Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace may use this table if the rates are more favorable to the insured.

*****SUBMIT FOR RATING.**

**TABLE 3C. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE (Basic/Additional)
AR AND AR DUAL ZONES**

BUILDING

PRE-FIRM^{1,2} AND POST-FIRM³ NOT ELEVATION-RATED

BUILDING TYPE	RATES
No Basement/Enclosure	1.06/.05
With Basement	1.29/.07
With Enclosure	1.12/.05
Elevated on Crawlspace	1.06/.05
Non-Elevated with Subgrade Crawlspace	1.06/.05

CONTENTS

PRE-FIRM^{1,2} AND POST-FIRM³ NOT ELEVATION-RATED

CONTENTS LOCATION	RATES
Basement/Subgrade Crawlspace and above	1.68/.62
Enclosure/Crawlspace and above	1.68/.71
Lowest floor only - above ground level	1.32/.65
Lowest floor above ground level and higher floors	1.32/.34
Above ground level more than 1 full floor	.35/.12

BUILDING

PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/CRAWLSPACE ⁵	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵
+4	.33/.03	.33/.03
+3	.35/.03	.34/.03
+2	.45/.03	.40/.03
+1	.81/.04	.56/.04
0	1.06/.05	1.28/.05
-1 ⁴	See Footnote	

CONTENTS

PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BSMNT/ENCL/CRAWLSPACE ⁵)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT/ENCL/CRAWLSPACE ⁵)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ⁵ AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.52/.12	.38/.12	.38/.12	.35/.12
0	1.18/.12	.67/.12	.41/.12	.35/.12
-1 ⁴	See Footnote			

- 1 Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).
- 2 Base deductible is \$2,000.
- 3 Base deductible is \$1,000.
- 4 Use Pre-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table above.
- 5 Includes subgrade crawlspace.

**TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

REGULAR PROGRAM – 1975-1981¹ POST-FIRM CONSTRUCTION²

FIRM ZONES V1-V30, VE – BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵
0 ³	3.05/.15	2.91/.15
-1 ⁴	8.90/.64	4.68/.48
-2	***	***

**1975-1981 POST-FIRM CONSTRUCTION
FIRM ZONES V1-V30, VE – CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY-ABOVE GROUND LEVEL (NO BASEMENT/ ENCLOSURE/ CRAWLSPACE ⁵)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵)	BASEMENT/ ENCLOSURE/ CRAWLSPACE ⁵ AND ABOVE	ABOVE GROUND LEVEL-MORE THAN ONE FULL FLOOR
0 ³	4.50/.63	2.95/.70	1.65/.77	.62/.29
-1 ⁴	9.91/4.81	5.85/3.71	1.95/.77	.62/.29
-2	***	***	***	***

- 1 Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V-Zone Optional Rating.
- 2 For 1981 Post-FIRM construction rating, refer to pages CONDO 19-20.
- 3 These rates are to be used if the lowest floor of the building is at or above the BFE.
- 4 Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.
- 5 Includes subgrade crawlspace.

***SUBMIT FOR RATING.

**REGULAR PROGRAM 1975-1981 POST-FIRM CONSTRUCTION
UNNUMBERED V ZONE – ELEVATED BUILDINGS**

SUBMIT FOR RATING

**TABLE 4A. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

REGULAR PROGRAM – PRE-FIRM CONSTRUCTION RATES¹

		FIRM ZONES:		V, VE		A99, B, C, X	
		A, A1-A30, AE, AO, AH, D		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.70/.57	.96/1.06	.93/1.51	1.23/2.77	.74/.21	1.20/.37
	WITH BASEMENT	.75/.70	.96/.89	1.00/2.62	1.23/2.61	.81/.30	1.36/.46
	WITH ENCLOSURE	.75/.83	.96/.92	1.00/2.85	1.23/2.84	.81/.34	1.36/.54
	ELEVATED ON CRAWLSPACE	.70/.57	.96/1.06	.93/1.51	1.23/2.77	.74/.21	1.20/.37
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.70/.57	.96/1.06	.93/1.51	1.23/2.77	.74/.21	1.20/.37

REGULAR PROGRAM – POST-FIRM CONSTRUCTION RATES

		FIRM ZONES:		D	
		A99, B, C, X		BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.74/.21	1.20/.37	1.03/.39	1.11/.65
	WITH BASEMENT	.81/.30	1.36/.46	***	***
	WITH ENCLOSURE	.81/.34	1.36/.54	***	***
	ELEVATED ON CRAWLSPACE	.74/.21	1.20/.37	1.03/.39	1.11/.65
	NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.74/.21	1.20/.37	1.03/.39	1.11/.65
FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE/CRAWLSPACE BUILDINGS ONLY ²)			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE ³		.21/.08		.38/.13	
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE ⁴		.95/.21		1.17/.22	

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, AO, AH, D.

²Zones AO, AH BUILDINGS WITH BASEMENT/ENCLOSURE/CRAWLSPACE/SUBGRADE CRAWLSPACE: Submit for Rating.

³“With Certification of Compliance” rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community’s elevation requirement.

⁴“Without Certification of Compliance” rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community’s elevation requirement.

***SUBMIT FOR RATING

**TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

REGULAR PROGRAM – POST-FIRM CONSTRUCTION

FIRM ZONES A1-A30, AE – BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE ¹	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE ³	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE CRAWLSPACE ³	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ³
+4	.18/.08	.18/.08	.18/.08
+3	.20/.08	.18/.08	.18/.08
+2	.27/.08	.20/.08	.20/.08
+1	.49/.09	.29/.08	.24/.08
0	1.20/.10	.78/.10	.61/.10
-1 ²	3.15/.84	2.37/.70	1.38/.57
-2	***	***	***

FIRM ZONES A1-A30, AE – CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE ¹	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ³)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ ENCLOSURE/CRAWLSPACE ³)	BASEMENT/ENCLOSURE/ CRAWLSPACE ³ AND ABOVE	ABOVE GROUND LEVEL- MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.52/.12	.38/.12	.38/.12	.35/.12
0	1.18/.12	.67/.12	.41/.12	.35/.12
-1 ²	3.45/.70	2.00/.47	.66/.14	.35/.12
-2	***	***	***	.35/.12

¹If LF is -1 because of attached garage, submit application for special consideration; rate may be lower.

²Use Submit-for-Rate guidelines if either the enclosure below the lowest floor of an elevated building or the crawlspace (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

³Includes subgrade crawlspace.

***SUBMIT FOR RATING.

**TABLE 4C. RCBAF LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

UNNUMBERED ZONE A – WITHOUT BASEMENT/ENCLOSURE/CRAWLSPACE^{1,6}

ELEVATION DIFFERENCE TO NEAREST FOOT	BUILDING	CONTENTS²	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.36/.10	.49/.12	NO ESTIMATED BASE FLOOD ELEVATION ³
+2 TO +4	1.01/.12	.78/.15	
+1	2.03/.63	1.50/.27	
0 OR BELOW	***	***	
+2 OR MORE	.34/.08	.44/.12	WITH ESTIMATED BASE FLOOD ELEVATION ⁴
0 TO +1	.78/.11	.94/.15	
-1	2.94/.83	2.66/.41	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE ⁵	3.68/1.44	3.33/.91	NO ELEVATION CERTIFICATE

¹ Zone A building with basement/enclosure/crawlspace/subgrade crawlspace – Submit for Rating.

² For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .35/.12.

³ NO ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.

⁴ WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

⁵ For building without basement, enclosure, crawlspace or subgrade crawlspace, Elevation Certificate is optional.

⁶ Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace may use this table if the rates are more favorable to the insured. For optional rating, follow the Submit for Rate procedures on pages RATE 25-25A.

*****SUBMIT FOR RATING.**

**TABLE 4D. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

AR AND AR DUAL ZONES REGULAR

**PROGRAM – PRE-FIRM^{1,2} AND
POST-FIRM³ NOT ELEVATION-RATED RATES**

BUILDING TYPE	BUILDING	CONTENTS
NO BASEMENT/ENCLOSURE	.74/.21	1.20/.37
WITH BASEMENT	.81/.30	1.36/.46
WITH ENCLOSURE	.81/.34	1.36/.54
ELEVATED ON CRAWLSPACE	.74/.21	1.20/.37
NON-ELEVATED WITH SUBGRADE CRAWLSPACE	.74/.21	1.20/.37

**REGULAR PROGRAM — PRE-FIRM AND POST-FIRM ELEVATION-RATED RATES
BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵
+4	.18/.08	.18/.08	.18/.08
+3	.20/.08	.18/.08	.18/.08
+2	.27/.08	.20/.08	.20/.08
+1	.49/.09	.29/.08	.24/.08
0	.74/.21	.78/.10	.61/.10
-1 ⁴	See Footnote		

CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL(NO BASEMENT/ ENCLOSURE/CRAWLSPACE ⁵)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵)	BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵ AND ABOVE	ABOVE GROUND LEVEL- MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.52/.12	.38/.12	.38/.12	.35/.12
0	1.18/.12	.67/.12	.41/.12	.35/.12
-1 ⁴	See Footnote			

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

²Base deductible is \$2,000.

³Base deductible is \$1,000.

⁴Use Pre-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table above.

⁵Includes subgrade crawlspace.

**TABLE 4E. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

**REGULAR PROGRAM – 1975-1981¹ POST-FIRM CONSTRUCTION²
FIRM ZONES V1-V30, VE – BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵
0 ³	2.73/.51	2.19/.51	1.89/.51
-1 ⁴	5.98/3.12	5.47/3.12	3.91/2.83
-2	***	***	***

**REGULAR PROGRAM – 1975-1981¹ POST-FIRM CONSTRUCTION
FIRM ZONES V1-V30, VE – CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵)	BASEMENT/ENCLOSURE/ CRAWLSPACE ⁵ AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
0 ³	4.50/.63	2.95/.70	1.65/.77	.62/.29
-1 ⁴	9.91/4.81	5.85/3.71	1.95/.77	.62/.29
-2	***	***	***	.62/.29

¹Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

²For 1981 Post-FIRM construction rating, refer to pages CONDO 19 and 20.

³These rates are to be used if the lowest floor of the building is at or above the BFE.

⁴Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

⁵Includes subgrade crawlspace.

***SUBMIT FOR RATING.

**REGULAR PROGRAM – 1975-1981 POST-FIRM CONSTRUCTION
UNNUMBERED V ZONE – ELEVATED BUILDINGS**

SUBMIT FOR RATING

**TABLE 5A. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V1-V30, VE ZONE RATES¹

**Elevated Buildings Free of Obstruction² Below the
Beam Supporting the Building's Lowest Floor**

Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site³	Building Rate	Contents Rate
+4 or more	.71	.53
+3	.86	.54
+2	1.12	.73
+1	1.63	1.25
0	2.34	1.90
- 1	3.07	2.73
-2	4.15	3.90
-3	5.35	5.35
-4 or lower	***	***

Rates above are only for elevated buildings. **Use Specific Rating Guidelines for non-elevated buildings.**

¹ Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V-Zone Optional Rating.

² Free of Obstruction — The space below the lowest elevated floor must be completely free of obstructions or any attachment to the building, or may have:

- (1) Insect screening, provided that no additional supports are required for the screening; or
- (2) Wooden or plastic lattice with at least 40 percent of its area open and made of material no thicker than ½ inch; or
- (3) Wooden or plastic slats or shutters with at least 40 percent of their area open and made of material no thicker than 1 inch.
- (4) One solid breakaway wall or a garage door, with the remaining sides of the enclosure constructed of insect screening, wooden or plastic lattice, slats, or shutters.

Any of these systems must be designed and installed to collapse under stress without jeopardizing the structural support of the building, so that the impact on the building of abnormally high tides or wind-driven water is minimized. Any machinery or equipment below the lowest elevated floor must be at or above the BFE.

³ Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

*****SUBMIT FOR RATING**

**TABLE 5B. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V1-V30, VE ZONE RATES^{1,2}

**Elevated Buildings With Obstruction³ Below the
Beam Supporting the Building's Lowest Floor**

Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site⁴	Building Rate	Contents Rate
+4 or more	1.28	.67
+3	1.43	.68
+2	1.68	.86
+1	2.12	1.38
0	2.93	2.05
-1 ⁵	3.53	2.81
-2 ⁵	4.67	4.01
-3 ⁵	5.89	5.48
-4 or lower ⁵	***	***

¹Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V-Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V-Zone Optional Rating.

²Rates provided are only for elevated buildings, except those elevated on solid perimeter foundation walls. For buildings elevated on solid perimeter foundation walls, and for non-elevated buildings, use the *Specific Rating Guidelines* document.

³With Obstruction—The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more, or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating. If the enclosure is at or above the BFE, use the "Free of Obstruction" rate table on the preceding page. The elevation of the bottom enclosure floor is the lowest floor for rating (LFE). See page RATE 20 for details.

⁴Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

⁵For buildings with obstruction, use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated, which is used for rating, is 1 or more feet below BFE.

*****SUBMIT FOR RATING.**

**TABLE 5C. RCBAP HIGH-RISE AND LOW-RISE BUILDING RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V ZONE RATES

SUBMIT FOR RATING

**TABLE 6. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
INCREASED COST OF COMPLIANCE (ICC) COVERAGE**

All Except Submit for Rate Policies¹

Premiums for \$30,000 ICC Coverage

FIRM ²	ZONE	PREMIUM
Post-FIRM	A, AE, A1-A30, AO, AH	\$ 5
	AR, AR DUAL ZONES	\$ 5
	Post-'81 V1-V30, VE	\$ 18
	'75-'81 V1-V30, VE	\$ 30
	A99, B, C, X, D	\$ 5
Pre-FIRM	A, AE, A1-A30, AO, AH	\$ 70
	AR, AR DUAL ZONES	\$ 5
	V, VE, V1-V30	\$ 70
	A99, B, C, X, D	\$ 5

¹Use the ICC premium table contained in the *Specific Rating Guidelines*.

²Elevation-rated Pre-FIRM buildings should use Post-FIRM ICC premiums.

TABLE 7. RCBAP DEDUCTIBLE FACTORS – ALL ZONES

Category One – Low-Rise Condominium Building-and-Contents Policies

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR					
	Single Family		2-4 Units		5 or More Units	
	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.
\$1,000/\$1,000	1.000	1.100	1.000	1.050	1.000	1.050
\$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 Two – Low-Rise Condominium Building-Only Policies

DEDUCTIBLE OPTIONS	DEDUCTIBLE FACTOR					
	Single Family		2-4 Units		5 or More Units	
	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.	Post-FIRM \$1,000 Ded.	Pre-FIRM \$2,000 Ded.
\$1,000	1.000	1.100	1.000	1.075	1.000	1.050
\$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 Three – 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
	Post-FIRM \$1,000 Deductible	Pre-FIRM \$2,000 Deductible	
\$1,000/\$1,000	1.000	1.050	N/A
\$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
	Post-FIRM \$1,000 Deductible	Pre-FIRM \$2,000 Deductible	
\$1,000	1.000	1.050	N/A
\$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

X. CONDOMINIUM RATING EXAMPLES

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CONDOMINIUM RATING EXAMPLE 1

Pre-FIRM, Low-rise, with Enclosure, Coinsurance Penalty, Zone A

Regular Program

- Building Coverage: \$140,000
- Contents Coverage: \$100,000
- Condominium Type: Low-rise
- Flood Zone: A
- Occupancy: Other Residential
- # of Units: 6
- Date of Construction: Pre-FIRM
- Building Type: 3 Floors Including Enclosure
- Deductible: \$2,000/\$2,000
- Deductible Factor: 1.000
- Replacement Cost: \$600,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$480,000
- ICC Premium: \$70 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .75/.83 Contents: .96/.92

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	140,000	.75	1,050	0	.83	0	0	140,000	1,050
CONTENTS	25,000	.96	240	75,000	.92	690	0	100,000	930
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)							ANNUAL SUBTOTAL		1,980
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION:		70
							<input type="checkbox"/> CREDIT CARD		2,050
							<input type="checkbox"/> OTHER: _____		CRS PREMIUM DISCOUNT _____%
							SUBTOTAL		2,050
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		—
SIGNATURE OF INSURANCE AGENT/BROKER _____							FEDERAL POLICY FEE		200
DATE(MM/DD/YYYY) _____							TOTAL PREPAID AMOUNT		2,250

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$1,050 / Contents: \$930
2. Apply Deductible Factor: Building: 1.000 x \$1,050 = \$1,050 / Contents: 1.000 x \$930 = \$930
3. Premium Reduction: Building: \$0 / Contents: 0
4. Subtotal: 1,980
5. Add ICC Premium: \$70
6. Subtract CRS Discount: N/A
7. Subtotal: 2,050
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$200
10. Total Prepaid Amount: \$2,250

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Claim Payment is determined as follows:

$$\frac{(\text{Insurance Carried})}{(\text{Insurance Required})} \times (\text{Amount of Loss}) = (\text{Limit of Recovery}) - \text{Less Deductible}$$

$$\frac{140,000}{480,000} \times 100,000 = 29,167 - \text{Less Deductible}$$

(Coinsurance Penalty applies because minimum insurance amount of \$480,000 was not met.)

CONDOMINIUM RATING EXAMPLE 2

PRE-FIRM, LOW-RISE, NO BASEMENT/ENCLOSURE, ZONE AE

Regular Program

- Building Coverage: \$480,000
- Contents Coverage: \$50,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 6
- Date of Construction: Pre-FIRM
- Building Type: 1 Floor, No Basement
- Deductible: \$2,000/\$2,000
- Deductible Factor: 1.000
- Replacement Cost: \$600,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$480,000
- ICC Premium: \$70 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .70/.57 Contents: .96/1.06

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	360,000	.70	2,520	120,000	.57	684	0	480,000	3,204	
CONTENTS	25,000	.96	240	25,000	1.06	265	0	50,000	505	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)						ANNUAL SUBTOTAL		3,709		
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM						PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ICC PREMIUM		70
						SUBTOTAL		3,779		
						CRS PREMIUM DISCOUNT _____%		—		
						SUBTOTAL		3,779		
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						PROBATION SURCHARGE		—		
						FEDERAL POLICY FEE		200		
SIGNATURE OF INSURANCE AGENT/BROKER _____						DATE (MM/DD/YY) _____		TOTAL PREPAID AMOUNT		3,979

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$3,204 / Contents: \$505
2. Apply Deductible Factor: Building: 1.00 x \$3,204 = \$3,204 / Contents: 1.00 x \$505 = \$505
3. Premium Reduction: Building: \$0 / Contents: \$0
4. Subtotal: \$3,709
5. Add ICC Premium: \$70
6. Subtract CRS Discount: N/A
7. Subtotal: \$3,779
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$200
10. Total Prepaid Amount: \$3,979

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Coinsurance Penalty does not apply since minimum insurance amount of 80% was met.

CONDOMINIUM RATING EXAMPLE 3

POST-FIRM, LOW-RISE, COINSURANCE PENALTY, ZONE AE

Regular Program

- Building Coverage: \$750,000
- Contents Coverage: \$100,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 14
- Date of Construction: Post-FIRM
- Building Type: 2 Floors, No Basement/Enclosure
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.000
- Replacement Cost: \$1,120,000
- Elevation Difference: +1
- 80% Coinsurance Amount: \$896,000
- ICC Premium: \$5 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .29/.08 Contents: .38/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	750,000	.29	2,175	0	.08	0	0	750,000	2,175
CONTENTS	25,000	.38	95	75,000	.12	90	0	100,000	185
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)							ANNUAL SUBTOTAL		2,360
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		5
							SUBTOTAL		2,365
							CRS PREMIUM DISCOUNT _____%		—
							SUBTOTAL		2,365
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		—
SIGNATURE OF INSURANCE AGENT/BROKER _____							FEDERAL POLICY FEE		440
DATE (MM/DD/YY) _____							TOTAL PREPAID AMOUNT		2,805

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$2,175 / Contents: \$185
2. Apply Deductible Factor: Building: 1.000 x \$2,175 = \$2,175 / Contents: 1.000 x \$185 = \$185
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$2,360
5. Add ICC Premium: \$5
6. Subtract CRS Discount: N/A
7. Subtotal: \$2,365
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$440
10. Total Prepaid Amount: \$2,805

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Claim Payment is determined as follows:

$$\frac{(\text{Insurance Carried}) \ 750,000}{(\text{Insurance Required}) \ 896,000} \times (\text{Amount of Loss}) \ 300,000 = (\text{Limit of Recovery}) \ 251,116 - \text{Less Deductible}$$

(Coinsurance Penalty applies because minimum insurance amount of \$896,000 was not met.)

CONDOMINIUM RATING EXAMPLE 4

POST-FIRM, LOW-RISE, STANDARD DEDUCTIBLE, ZONE AE

Regular Program

- Building Coverage: \$600,000
- Contents Coverage: \$15,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 6
- Date of Construction: Post-FIRM
- Building Type: 3 Floors, Townhouse, No Basement/Enclosure
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.000
- Replacement Cost: \$600,000
- Elevation Difference: +2
- 80% Coinsurance Amount: \$480,000
- ICC Premium: \$5 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .20/.08 Contents: .38/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	360,000	.20	720	240,000	.08	192	0	600,000	912	
CONTENTS	15,000	.38	57	0	.12	0	0	15,000	57	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)						PAYMENT OPTION:		ANNUAL SUBTOTAL		969
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING						<input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ICC PREMIUM		5
<input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM								SUBTOTAL		974
<input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY								CRS PREMIUM DISCOUNT _____%		—
<input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM								SUBTOTAL		974
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						PROBATION SURCHARGE		—		
SIGNATURE OF INSURANCE AGENT/BROKER _____						DATE (MM/DD/YY) _____		FEDERAL POLICY FEE		200
								TOTAL PREPAID AMOUNT		1,174

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$912 / Contents: \$57
2. Apply Deductible Factor: Building: 1.000 x \$912 = \$912 / Contents: 1.000 x \$57 = \$57
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$969
5. Add ICC Premium: \$5
6. Subtract CRS Discount: N/A
7. Subtotal: \$974
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$200
10. Total Prepaid Amount: \$1,174

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Coinsurance Penalty does not apply since the minimum insurance amount of 80% was met.

CONDOMINIUM RATING EXAMPLE 5

PRE-FIRM, HIGH-RISE, STANDARD DEDUCTIBLE, COINSURANCE PENALTY, ZONE A

Regular Program

- Building Coverage: \$1,110,000
- Contents Coverage: \$100,000
- Condominium Type: High-rise
- Flood Zone: A
- Occupancy: Other Residential
- # of Units: 50
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, No Basement/Enclosure
- Deductible: \$2,000/\$2,000
- Deductible Factor: 1.000
- Replacement Cost: \$1,500,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$1,200,000
- ICC Premium: \$70 (\$30,000 Coverage)
- CRS Rating: 5
- CRS Discount: 25%

Determined Rates:

Building: .85/.22 Contents: .96/.74

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	175,000	.85	1,488	935,000	.22	2,057	0	1,110,000	3,545
CONTENTS	25,000	.96	240	75,000	.74	555	0	100,000	795
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)							ANNUAL SUBTOTAL		4,340
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION:		70
							<input type="checkbox"/> CREDIT CARD		4,410
							<input type="checkbox"/> OTHER: _____		CRS PREMIUM DISCOUNT 25% -1,103
							SUBTOTAL		3,307
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		—
							FEDERAL POLICY FEE		840
							TOTAL PREPAID AMOUNT		4,147
SIGNATURE OF INSURANCE AGENT/BROKER					DATE (MM/DD/YY)				

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$3,545 / Contents: \$795
2. Apply Deductible Factor: Building: 1.000 x \$3,545 = \$3,545 / Contents: 1.000 x \$795 = \$795
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$4,340
5. Add ICC Premium: \$70
6. Subtract CRS Discount: - \$1,103 (25%)
7. Subtotal: \$3,307
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$840
10. Total Prepaid Amount: \$4,147

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Claim Payment is determined as follows:

(Insurance Carried) 1,110,000 x (Amount of Loss) 200,000 = (Limit of Recovery) 185,000 - Less Deductible
 (Insurance Required) 1,200,000

(Coinsurance Penalty applies because minimum insurance amount of \$1,200,000 was not met.)

CONDOMINIUM RATING EXAMPLE 6

PRE-FIRM, HIGH-RISE, BASEMENT, MAXIMUM DISCOUNT, ZONE AE

Regular Program

- Building Coverage: \$3,000,000
- Contents Coverage: \$100,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 50
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, including Basement
- Deductible: \$5,000/\$5,000
- Deductible Factor: .940 (Maximum Total Discount of \$221 applies)
- Replacement Cost: \$3,750,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$3,000,000
- ICC Premium: \$70 (\$30,000 Coverage)
- CRS Rating: 8
- CRS Discount: 10%

Determined Rates:

Building: .90/.30 Contents: .96/.90

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	175,000	.90	1,575	2,825,000	.30	8,475	-221	3,000,000	9,829	
CONTENTS	25,000	.96	240	75,000	.90	675	0	100,000	915	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)							ANNUAL SUBTOTAL		10,744	
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ICC PREMIUM	70
							SUBTOTAL		10,814	
							CRS PREMIUM DISCOUNT 10%		-1,081	
							SUBTOTAL		9,733	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		—	
SIGNATURE OF INSURANCE AGENT/BROKER _____							FEDERAL POLICY FEE		840	
DATE (MM/DD/YY) _____							TOTAL PREPAID AMOUNT		10,573	

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$10,050 / Contents: \$915
2. Apply Deductible Factor: Building: .940 x \$10,050 = \$9,447 / Contents: .940 x \$915 = \$860
3. Premium Reduction: Building: \$221 (maximum discount since \$10,050 - \$9,447 = \$603 exceeds the maximum) / Contents: \$0
4. Subtotal: \$10,744
5. Add ICC Premium: \$70
6. Subtract CRS Discount: -\$1,081 (10%)
7. Subtotal: \$9,733
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$840
10. Total Prepaid Amount: \$10,573

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Coinurance Penalty does not apply since the minimum insurance amount of 80% was met.

NOTE: The NFIP accepts premium only in whole dollars. If the discount for an optional deductible does not result in a whole dollar premium, round up if 50¢ or more; round down if less. Always submit gross premium.

CONDOMINIUM RATING EXAMPLE 7

POST-FIRM, HIGH-RISE, STANDARD DEDUCTIBLE, ZONE AE

Regular Program

- Building Coverage: \$12,000,000
- Contents Coverage: \$15,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 100
- Date of Construction: Post-FIRM
- Building Type: 3 or More Floors, No Basement/Enclosure
- Deductible: \$1,000/\$1,000
- Deductible Factor: 1.000
- Replacement Cost: \$15,000,000
- Elevation Difference: 0
- 80% Coinsurance Amount: \$12,000,000
- ICC Premium: \$5 (\$30,000 Coverage)
- CRS Rating: 9
- CRS Discount: 5%

Determined Rates:

Building: 1.43/.05 Contents: .67/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	175,000	1.43	2,503	11,825,000	.05	5,913	0	12,000,000	8,416	
CONTENTS	15,000	.67	101	0	.12	0	0	15,000	101	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)							ANNUAL SUBTOTAL		8,517	
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM							PAYMENT OPTION:		ICC PREMIUM	5
							<input type="checkbox"/> CREDIT CARD		SUBTOTAL	8,522
							<input type="checkbox"/> OTHER: _____		CRS PREMIUM DISCOUNT 5%	-426
									SUBTOTAL	8,096
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		—	
							FEDERAL POLICY FEE		840	
							TOTAL PREPAID AMOUNT		8,936	
SIGNATURE OF INSURANCE AGENT/BROKER					DATE (MM/DD/YY)					

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$8,416 / Contents: \$101
2. Apply Deductible Factor: Building: 1.000 x \$8,416 = \$8,416 / Contents: 1.000 x \$101 = \$101
3. Premium Reduction/Increase: Building: \$0 / Contents: \$0
4. Subtotal: \$8,517
5. Add ICC Premium: \$5
6. Subtract CRS Discount: - \$426 (5%)
7. Subtotal: \$8,096
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$840
10. Total Prepaid Amount: \$8,936

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Coinurance Penalty does not apply since the minimum insurance amount of 80% was met.

NOTE: The NFIP accepts premium only in whole dollars. If the discount for an optional deductible does not result in a whole dollar premium, round up if 50¢ or more; round down if less. Always submit gross premium.

CONDOMINIUM RATING EXAMPLE 8

PRE-FIRM, HIGH-RISE, ENCLOSURE, MAXIMUM DISCOUNT, COINSURANCE PENALTY, ZONE AE

Regular Program

- Building Coverage: \$4,000,000
- Contents Coverage: \$100,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 200
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, Including Enclosure
- Deductible: \$3,000/\$3,000
- Deductible Factor: .980 (Maximum Total Discount of \$111 applies)
- Replacement Cost: \$18,000,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$14,400,000
- ICC Premium: \$70 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .90/.22 Contents: .96/1.07

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	175,000	.90	1,575	3,825,000	.22	8,415	-111	4,000,000	9,879
CONTENTS	25,000	.96	240	75,000	1.07	803	0	100,000	1,043
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)						ANNUAL SUBTOTAL		10,922	
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> PROVISIONAL RATING <input type="checkbox"/> LEASED FEDERAL PROPERTY <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM						PAYMENT OPTION:		ICC PREMIUM	
						<input type="checkbox"/> CREDIT CARD		70	
						<input type="checkbox"/> OTHER: _____		10,992	
						SUBTOTAL		10,992	
						CRS PREMIUM DISCOUNT _____%		—	
						SUBTOTAL		10,999	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						PROBATION SURCHARGE		—	
SIGNATURE OF INSURANCE AGENT/BROKER _____						FEDERAL POLICY FEE		840	
DATE (MM/DD/YY) _____						TOTAL PREPAID AMOUNT		11,832	

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$9,990 / Contents: \$1,043
2. Apply Deductible Factor: Building: .980 x \$9,990 = \$9,790 / Contents: .980 x \$1,043 = \$1,022
3. Premium Reduction: Building: \$111 (maximum discount since \$9,990 - \$9,790 = \$200 exceeds the maximum) / Contents: \$0
4. Subtotal: \$10,922
5. Add ICC Premium: \$70
6. Subtract CRS Discount: N/A
7. Subtotal: \$10,992
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$840
10. Total Prepaid Amount: \$11,832

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Claim Payment is determined as follows:

$$\frac{(\text{Insurance Carried}) \ 4,000,000}{(\text{Insurance Required}) \ 14,400,000} \times (\text{Amount of Loss}) \ 1,000,000 = (\text{Limit of Recovery}) \ 277,778 - \text{Less Deductible}$$

(Coinsurance Penalty applies because minimum insurance amount of \$14,400,000 was not met.)

PREFERRED RISK POLICY

I. GENERAL DESCRIPTION

The Preferred Risk Policy (PRP) offers low-cost coverage to owners and tenants of eligible buildings located in the moderate-risk **B, C, and X Zones** in NFIP **Regular Program communities**.

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

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

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

II. ELIGIBILITY REQUIREMENTS

A. Flood Zone

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

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

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

For the purpose of determining the flood zone, the agent may use the FIRM in effect at the time of application and presentment of premium. The flood map available at the time of the renewal offer determines a building's continued eligibility for the PRP. (See V. RENEWAL.) NFIP map grandfathering rules do not apply to the PRP.

B. Occupancy

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

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

C. Loss History

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

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

In reviewing a building's flood loss history for PRP eligibility, be aware that:

- A flood insurance claim payment (building and/or contents) and a Federal flood disaster relief payment (including loans and grants) for the same loss are considered a single payment.
- Federal flood disaster relief payments (including loans and grants) are considered only if the building sustained flood damage.

THE PRP AT A GLANCE

COVERAGE TYPE	MAXIMUM LIMITS BY OCCUPANCY TYPE		
	1-4 Family	Other Residential	Non-Residential
Combined Building/Contents	\$250,000/\$100,000	\$250,000/\$100,000	\$500,000/\$500,000
Contents Only	\$100,000	\$100,000	\$500,000

III. INELIGIBILITY

For help in determining eligibility/ineligibility of various condominium risks, use the PRP Condominium Rating Chart on the next page.

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

IV. DOCUMENTATION

All Preferred Risk Policy new business applications must include documentation of eligibility for the PRP. Such applications must be accompanied by one of the following:

- A Letter of Map Amendment (LOMA)
- A Letter of Map Revision (LOMR)
- A Letter of Determination Review (LODR)
- A copy of the most recent flood map marked to show the exact location of the property and flood zone of the building
- A copy of the current and previous flood maps if the PRP is being applied for under the 2-year PRP eligibility extension
- A letter indicating the property address and flood zone of the building, and signed and dated by a local community official
- An Elevation Certificate indicating the exact location and flood zone of the building, and signed and dated by a surveyor, engineer, architect, or local community official

- A flood zone determination certification that guarantees the accuracy of the information.

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

V. RENEWAL

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

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

VI. COVERAGE LIMITS

The elevated building coverage limitation provisions do not apply to the PRP.

VII. REPLACEMENT COST COVERAGE

Replacement cost coverage applies **only if** the building is the principal residence of the insured and the building coverage chosen is at least 80 percent of the replacement cost of the building at the time of the loss, or the maximum coverage available under the NFIP.

VIII. DISCOUNTS/FEES/ICC PREMIUM

- No Community Rating System discount is associated with the PRP.
- The \$50.00 Community Probation Surcharge is added, when applicable.
- The Federal Policy Fee of \$20.00 is included in the premium and is not subject to commission.
- The ICC premium of \$5.00 is included.

IX. DEDUCTIBLES

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

PREFERRED RISK POLICY CONDOMINIUM RATING CHART

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

PURCHASER OF POLICY	Building Occupancy ¹	Condo Unit Indicator ¹	PRP Eligibility	Rate Table ²	Policy Form
UNIT OWNER	SINGLE FAMILY	Yes	Yes	One- to Four-Family Residential	DWELLING
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	SINGLE FAMILY	Yes	Yes	One- to Four-Family Residential	DWELLING
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A

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

PURCHASER OF POLICY	Building Occupancy ¹	Condo Unit Indicator ¹	PRP Eligibility	Rate Table ²	Policy Form
UNIT OWNER	2-4	Yes	Yes	One- to Four-Family Residential	DWELLING
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	2-4	Yes	Yes	One- to Four-Family Residential	DWELLING
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A

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

PURCHASER OF POLICY	Building Occupancy ¹	Condo Unit Indicator ¹	PRP Eligibility	Rate Table ²	Policy Form
UNIT OWNER	OTHER RESIDENTIAL	Yes	Yes	Other Residential	DWELLING
ASSOCIATION (ASSOCIATION-OWNED SINGLE UNIT ONLY)	OTHER RESIDENTIAL	Yes	Yes	Other Residential	DWELLING
ASSOCIATION (ENTIRE BUILDING)	N/A	N/A	No	N/A	N/A

NON-RESIDENTIAL BUILDING

PURCHASER OF POLICY	Building Occupancy ¹	Condo Unit Indicator ¹	PRP Eligibility	Rate Table ²	Policy Form
UNIT OWNER	NON-RESIDENTIAL	Yes (BUILDING COVERAGE NOT AVAILABLE, ONLY CONTENTS)	Yes	Non-Residential Contents Only	GENERAL PROPERTY
UNIT OWNER	SINGLE FAMILY	Yes (BUILDING COVERAGE NOT AVAILABLE, ONLY CONTENTS)	Yes	One- to Four-Family Residential or Other Residential if 5 or more units	DWELLING
ASSOCIATION	NON-RESIDENTIAL	N/A	Yes	Non-Residential Building and Contents	GENERAL PROPERTY

¹When there is a mixture of residential and commercial usage within a single building, please refer to the GR Section of the *Flood Insurance Manual*.

²All building rates are based on the lowest floor of the building.

PRP COVERAGES AVAILABLE EFFECTIVE JANUARY 1, 2011

**ONE- TO FOUR-FAMILY RESIDENTIAL
BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}**

With Basement or Enclosure ⁵			Without Basement or Enclosure ⁶		
Building	Contents	Premium	Building	Contents	Premium
\$ 20,000	\$ 8,000	\$154	\$ 20,000	\$ 8,000	\$129
\$ 30,000	\$ 12,000	\$185	\$ 30,000	\$ 12,000	\$160
\$ 50,000	\$ 20,000	\$236	\$ 50,000	\$ 20,000	\$211
\$ 75,000	\$ 30,000	\$277	\$ 75,000	\$ 30,000	\$247
\$100,000	\$ 40,000	\$304	\$100,000	\$ 40,000	\$274
\$125,000	\$ 50,000	\$324	\$125,000	\$ 50,000	\$294
\$150,000	\$ 60,000	\$343	\$150,000	\$ 60,000	\$313
\$200,000	\$ 80,000	\$378	\$200,000	\$ 80,000	\$343
\$250,000	\$100,000	\$405	\$250,000	\$100,000	\$365

ALL RESIDENTIAL CONTENTS-ONLY COVERAGE^{1, 2, 4}

Contents Above Ground Level More Than One Floor		All Other Locations (Basement-Only Not Eligible)	
Contents	Premium	Contents	Premium
\$ 8,000	\$49	\$ 8,000	\$68
\$ 12,000	\$65	\$ 12,000	\$92
\$ 20,000	\$96	\$ 20,000	\$128
\$ 30,000	\$110	\$ 30,000	\$147
\$ 40,000	\$122	\$ 40,000	\$164
\$ 50,000	\$134	\$ 50,000	\$181
\$ 60,000	\$146	\$ 60,000	\$198
\$ 80,000	\$170	\$ 80,000	\$218
\$100,000	\$194	\$100,000	\$238

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

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

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

Without Basement or Enclosure⁶

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

¹Add the \$50.00 Probation Surcharge, if applicable.

²Premium includes Federal Policy Fee of \$20.00.

³Premium includes ICC premium of \$5.00. Deduct this amount if the risk is a condominium unit.

⁴Use this "All Residential Contents-Only Coverage" premium table for individual residential condominium unit contents-only policies.

⁵Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces. See footnote 6.

⁶Use this section of the table for buildings with crawlspaces or subgrade crawlspaces.

PRP COVERAGES AVAILABLE EFFECTIVE JANUARY 1, 2011 (cont'd.)

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

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

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

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

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

Contents Above Ground Level More Than One Floor		All Other Locations (Basement-Only Not Eligible)	
Contents	Premium	Contents	Premium
\$ 50,000	\$162	\$ 50,000	\$ 347
\$100,000	\$237	\$100,000	\$ 517
\$150,000	\$312	\$150,000	\$ 687
\$200,000	\$387	\$200,000	\$ 857
\$250,000	\$462	\$250,000	\$1,027
\$300,000	\$537	\$300,000	\$1,197
\$350,000	\$612	\$350,000	\$1,367
\$400,000	\$687	\$400,000	\$1,537
\$450,000	\$762	\$450,000	\$1,707
\$500,000	\$837	\$500,000	\$1,877

¹Add the \$50.00 Probation Surcharge, if applicable.

²Premium includes Federal Policy Fee of \$20.00.

³Premium includes ICC premium of \$5.00. Deduct this amount if the risk is a condominium unit.

⁴Do not use this section of the table for buildings with crawlspaces or subgrade crawlspaces. See footnote 5.

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

X. ENDORSEMENTS

The PRP may be endorsed to:

- Increase coverage mid-term, subject to the coverage limits in effect when the policy was issued or renewed. See page END 5 for an example.
- Correct misratings, such as incorrect building description or community number.

XI. CONVERSION OF STANDARD RATED POLICY TO PRP DUE TO MISRATING

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

When the risk has been rated with other than B, C, or X Zone rates, but is later found to be in a B, C, or X Zone and eligible for a PRP, the writing company will be allowed to endorse or cancel/rewrite up to 6 years.

The policy may be canceled/rewritten using Cancellation Reason Code 22 if both of the following conditions are met:

- The request to endorse or cancel/rewrite the policy is received during the current policy term.
- The policy has no open claim or closed paid claim on the policy term being canceled.

The new PRP building and/or contents coverage will be equal either to the building limit issued under the Standard B, C, or X Zone policy or the next higher limit available under the PRP if there is no PRP option equal to the Standard B, C, or X Zone building limit. For a standard contents-only policy, the contents coverage will be equal to the limit issued under the standard policy or the next higher limit. If building coverage is desired, the policy should be endorsed for building and contents coverage with a 30-day waiting period applied.

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

Effective January 1, 2011, a policy written as a standard-rated policy and determined to be eligible for extended PRP rating may be

endorsed or rewritten as a PRP for two policy terms at its next renewal following a map change that occurred on or after October 1, 2008, and before January 1, 2011. The policy may be canceled/rewritten using Cancellation Reason Code 22 if both of the following conditions are met:

- The request to endorse or cancel/rewrite the policy is received during the current policy term.
- The policy has no open claim or closed paid claim on the policy term being canceled.

When converting a standard-rated policy to a PRP due to the 2-year PRP eligibility extension, the 30-day waiting period will not apply if the standard-rated policy has only building coverage and is rewritten as a PRP that includes contents coverage.

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

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

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

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

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

XIV. CONVERSION OF PRP TO STANDARD RATED POLICY

A Preferred Risk Policy must be canceled and rewritten to a standard rated policy if the risk no longer meets the PRP eligibility requirements.

The building and/or contents coverage on the new standard policy must be equal to the building limit and/or contents limit issued under the PRP. If new coverage is desired, the policy should be endorsed with a 30-day waiting period applied.

XV. COMPLETING THE FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION

A. Policy Status

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

B. Policy Term

The PRP is available only for 1-year terms.

1. Check the appropriate box to indicate who should receive the renewal bill. If BILL FIRST MORTGAGEE is checked, complete "First Mortgagee" section. If BILL SECOND MORTGAGEE, BILL LOSS PAYEE, or BILL OTHER is checked, provide mailing instructions in "Second Mortgagee or Other" section.
2. Enter the policy effective date and policy expiration date (month-day-year). The effective date of the policy is determined by adding the appropriate waiting period to the date of application in the "Signature" section. Above these dates, check the appropriate box to indicate whether the waiting period is STANDARD 30-DAY or LOAN TRANSACTION OR LENDER REQUIRED—NO WAITING. Refer to the General Rules section, pages GR 8-12, for the applicable waiting period.

C. Agent Information

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

D. Insured's Mailing Address

1. Enter the name, mailing address, city, state, ZIP Code, and telephone number of the insured.
2. If the insured's mailing address is a post office box or a rural route number, or if the address of the property to be insured is different from the mailing address, complete the "Property Location" section of the application.

E. Disaster Assistance

1. Check YES if flood insurance is being required for disaster assistance. Enter the insured's Case File Number, Disaster Assistance Number, or Tax I.D. Number on the line for CASE FILE NUMBER.
2. In the "Second Mortgagee or Other" block, identify the government (disaster) agency, and enter the complete name and mailing address of the disaster agency.
3. If NO is checked, no other information is required.

F. First Mortgagee

Enter the name, mailing address, city, state, ZIP Code, telephone number, and fax number of the first mortgagee. Enter the loan number.

G. Second Mortgagee or Other

1. Identify additional mortgagees by checking the appropriate box and entering the loan number, mortgagee's name, mailing address, telephone number, and fax number.
2. If more than one additional mortgagee or disaster assistance agency exists, provide the requested information on the producer's letterhead.

H. Property Location

1. Check YES if the location of the property being insured is the same as the address entered in the "Insured's Mailing Address" section. Leave the rest of this section blank unless there is more than one building at the property location.
2. If more than one building is at the location of the insured property, use this section to specifically identify the building to be insured. Briefly describe the building or submit a sketch showing the location of insured buildings to assist the NFIP in matching the policy number to the specific building insured.
3. If NO, provide the address or location of the property to be insured.
4. If the insured's mailing address is a post office box or rural route number, give the street address, legal description, or geographic location of the property.

I. Community

1. Enter the name of the county or parish where the property is located.

Enter the community identification number, map panel number, and revision suffix for the community where the property is located. Use the FIRM in effect and that has been published at the time of presentment of premium and completion of application. Community number and status may be obtained by calling the writing company, consulting a local community official, or referencing the NFIP *Community Status Book* online at www.fema.gov/fema/csb.shtm.

2. Enter the Flood Insurance Rate Map zone.
3. Identify the information source.
4. Check YES if the building is located on federal land; otherwise, check NO.

NOTE: If the property is federally leased, refer to the Leased Federal Property Section for guidance.

J. Building and Contents

Complete all required information in this section.

1. Check building occupancy: Single Family, 2-4 Family, Other Residential, or Non-Residential (incl. Hotel/Motel).
2. Enter date of construction.
3. Check building type. If the building has a basement, enclosure, crawlspace, or subgrade crawlspace, count the basement, enclosure, crawlspace, or subgrade crawlspace as a floor. If the building type is a manufactured (mobile) home/travel trailer on foundation, enter the make, model, and serial number in the block at the bottom of this section.
4. Check YES, if the building is under a Condominium Form of Ownership; otherwise check NO. (A homeowners association [HOA] may differ from a condominium form of ownership.)
5. Check location of building's contents. (Contents located entirely in a basement are not eligible for contents-only coverage.)
6. Check YES if the building is the insured's principal residence; otherwise, check NO.

7. Using normal company practice, estimate the replacement cost value and enter the value in the space provided. Include the cost of the building foundation when determining the replacement cost value.
8. Indicate whether the building has a Basement, Enclosure, Crawlspace, or Subgrade Crawlspace.

K. Notice

If the answer to either question A or question B is YES, this risk is not eligible for the Preferred Risk Policy, except for buildings eligible under the 2-year PRP eligibility extension.

L. Premium

1. Enter the coverage selected, and the premium, from the appropriate table on pages PRP 4-5.
2. Add the \$50.00 Probation Surcharge, if applicable. Deduct \$5.00 if this is an application for a condominium unit.

M. Signature

The producer must sign the Preferred Risk Policy Application and is responsible for the completeness and accuracy of the information provided on it. Enter the date of application (month/day/year). The waiting period is added to this date to determine the policy effective date of the policy listed in the Policy Term section. A check or money order for the Total Prepaid Amount, payable to the NFIP, must accompany the application.

Electronics transactions are permitted if the business process includes authentication of signatures and dates of receipt of premium. WYO companies are responsible for determining the business practices and transaction authentication methods they will use to ensure the security and integrity of such transactions.

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

**U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY**
National Flood Insurance Program

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

FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION

IMPORTANT - PLEASE PRINT OR TYPE

CURRENT POLICY NUMBER
 NEW
 RENEWAL _____
 IF NEW, LEAVE BLANK

POLICY TERM	DIRECT BILL INSTRUCTIONS: <input type="checkbox"/> BILL INSURED <input type="checkbox"/> BILL FIRST MORTGAGEE <input type="checkbox"/> BILL SECOND MORTGAGEE <input type="checkbox"/> BILL LOSS PAYEE <input type="checkbox"/> BILL OTHER		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"/> LOAN TRANSACTION OR LENDER REQUIRED - NO WAITING		
AGENT INFORMATION	NAME, ADDRESS, TELEPHONE NO., AND FAX NO. OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER: _____ _____ _____ PHONE NO.: _____ FAX NO.: _____ AGENCY NO.: _____ AGENT'S TAX ID: _____		INSURED'S MAILING ADDRESS		
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"/> PHA <input type="checkbox"/> FEMA <input type="checkbox"/> OTHER (SPECIFY): _____ CASE FILE NUMBER: _____		SECOND MORTGAGEE/OTHER		
FIRST MORTGAGEE	NAME, TELEPHONE NO., FAX NO., AND ADDRESS OF FIRST MORTGAGEE INCLUDING LOAN NUMBER: _____ _____ _____ LOAN NUMBER: _____		COMMUNITY		
PROPERTY LOCATION	IS INSURED LOCATION SAME AS INSURED MAILING ADDRESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, DESCRIBE PROPERTY LOCATION. (DO NOT USE P.O. BOX) _____ _____		IF SECOND MORTGAGEE, LOSS PAYEE, OR OTHER IS TO BE BILLED, THE FOLLOWING MUST BE COMPLETED, INCLUDING THE NAME, TELEPHONE NO., FAX NO., AND ADDRESS: <input type="checkbox"/> SECOND MORTGAGEE <input type="checkbox"/> DISASTER AGENCY (SPECIFY): _____ <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> OTHER (SPECIFY): _____ _____ _____ LOAN NUMBER: _____ NAME OF COUNTY/PARISH _____ COMMUNITY NUMBER AND SUFFIX FOR LOCATION OF PROPERTY INSURED: _____ _____ FLOOD INSURANCE RATE MAP ZONE: _____ INFORMATION SOURCE: <input type="checkbox"/> COMMUNITY OFFICIAL <input type="checkbox"/> FLOOD MAP <input type="checkbox"/> MORTGAGEE <input type="checkbox"/> OTHER (SPECIFY): _____ IS BUILDING LOCATED ON FEDERAL LAND? <input type="checkbox"/> YES <input type="checkbox"/> NO		
BUILDING	BUILDING OCCUPANCY: <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL (INCL. HOTEL/MOTEL)	INSURED'S PRINCIPAL RESIDENCE? <input type="checkbox"/> YES <input type="checkbox"/> NO BUILDING TYPE (INCLUDING BASEMENT/ENCLOSURE): <input type="checkbox"/> ONE FLOOR <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TWO FLOORS <input type="checkbox"/> THREE OR MORE FLOORS <input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION	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 FLOORS <input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR	ESTIMATED REPLACEMENT COST AMOUNT \$ _____ BUILDING USE: <input type="checkbox"/> MAIN HOUSE/BUILDING <input type="checkbox"/> DETACHED GUEST HOUSE <input type="checkbox"/> DETACHED GARAGE <input type="checkbox"/> AGRICULTURAL BUILDING <input type="checkbox"/> WAREHOUSE <input type="checkbox"/> POOLHOUSE, CLUBHOUSE, REC. BLDG. <input type="checkbox"/> TOOL/STORAGE SHED <input type="checkbox"/> OTHER	BASEMENT, ENCLOSURE, CRAWLSPACE: <input type="checkbox"/> NONE <input type="checkbox"/> FINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> UNFINISHED BASEMENT/ENCLOSURE <input type="checkbox"/> CRAWLSPACE <input type="checkbox"/> SUBGRADE CRAWLSPACE
CONSTRUCTION DATE: _____/_____/_____ <input type="checkbox"/> BUILDING PERMIT DATE <input type="checkbox"/> DATE OF CONSTRUCTION <input type="checkbox"/> SUBSTANTIAL IMPR. DATE <input type="checkbox"/> 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"/> MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT MAKE, MODEL, AND SERIAL NUMBER OF MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER: _____					
NOTICE	THE FOLLOWING CONDITIONS SHOULD BE USED TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP: A) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA ON A FLOOD HAZARD BOUNDARY MAP, OR ON A FLOOD INSURANCE RATE MAP ZONE A, AE, A1-A30, AO, AH, A99, V, VE, V1-V30, AR, AR DUAL ZONES AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A? <input type="checkbox"/> YES <input type="checkbox"/> NO B) DO ANY OF THESE CONDITIONS, ARISING FROM ONE OR MORE OCCURRENCES IN ANY 10-YEAR PERIOD, EXIST? TWO (2) LOSS PAYMENTS, EACH MORE THAN \$1,000 <input type="checkbox"/> YES <input type="checkbox"/> NO THREE (3) OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT <input type="checkbox"/> YES <input type="checkbox"/> NO TWO (2) FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN \$1,000 <input type="checkbox"/> YES <input type="checkbox"/> NO THREE (3) FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT <input type="checkbox"/> YES <input type="checkbox"/> NO ONE (1) FLOOD INSURANCE CLAIM PAYMENT AND ONE (1) FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN \$1,000 <input type="checkbox"/> YES <input type="checkbox"/> NO INSURANCE IS AVAILABLE UNDER THIS APPLICATION ONLY IF ALL ANSWERS TO QUESTIONS A AND B ARE NO, EXCEPT FOR BUILDINGS ELIGIBLE UNDER THE 2-YEAR PRP ELIGIBILITY EXTENSION, FOR WHICH THE ANSWER TO QUESTION A MAY BE YES.			PREMIUM	
			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: \$ _____		
SIGNATURE	(ONE BUILDING PER POLICY - BLANKET COVERAGE NOT PERMITTED) THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. THE PROPERTY OWNER AND I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SIGNATURE OF INSURANCE AGENT/BROKER: _____ DATE: _____ (MM/DD/YYYY)				

NFIP COPY

FEMA Form 086-0-5, AUG 10 Previously FEMA Form 81-67 F-089 (8/10)

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

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

NONDISCRIMINATION

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

PRIVACY ACT

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

GENERAL

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

AUTHORITY

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

PAPERWORK BURDEN DISCLOSURE NOTICE

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

NOTE: Do not send your completed form to this address.

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