INDEX

A

ABOVE GROUND BUILDING, PRINCIPALLY ...GR 3, DEF 7
ACT ..... REF 1, GR 6, DEF 1
ACTUAL CASH VALUE (ACV) ..... DEF 1
ADDITIONS AND EXTENSIONS
(TO BUILDING)..... GR 5, RATE 16
ADJUSTER CONTROL OFFICE ..... CL 1, DEF 1
ALTERNATIVE RATES .....RATE 21, END 2, DEF 1
ANCHORED ..... GR 3-4, DEF 1
APPLICATION ..... GR 11-12, APP 1-11, CONDO 8-9, PRP 4-7, DEF 1
Binders .....GR 8, DEF 1
Flood Insurance Application Form .....APP 9-11
Incomplete/Incorrect Applications .....APP 8
Mailing Instructions.....GR 8, 12, APP 8
APPURTENANT STRUCTURE .....GR 3, DEF 1
ASSESSMENT COVERAGE .....CONDO 7
ASSIGNMENT OF POLICY ..... GR 12, MPPP 6, DEF 1

B

BASE FLOOD ..... DEF 1
BASE FLOOD DEPTH ..... RATE 18, DEF 1
BASE FLOOD ELEVATION (BFE) ..... RATE 17-21, MAP 2, 3, DEF 1
BASEMENT ..... APP 1, 3, RATE 24, CERT 3, 4-5, DEF 1
BINDER .....GR 8, DEF 1
BLANKET INSURANCE ..... DEF 1
BOATHOUSES .....GR 4
BREAKAWAY WALLS ..... GR 5, RATE 20, DEF 1
BUILDING .....GR 3-6, 6-7, APP 3-4, DEF 1
Additions and Extensions ..... GR 5, RATE 16
Building Coverage Limits.....RATE 1
Building in the Course of Construction .....GR 4, APP 5, CONDO 6, DEF 2
Buildings in More Than One Flood Zone.....GR 11, RATE 17
Building on Fill ..... PR 2
Building Over Water .....GR 4, 7
Building Partially Underground.....GR 7
Container-Type Building.....GR 7
Contents .....GR 6, 7, 8, APP 4, RATE 1, 25-28
Elevated Building.....APP 1, 3, 4, 5, 6, 7, RATE 19-21, DEF 3
Floodproofed Building ..... RATE 30-31,CERT 3-8, DEF 4
Manufactured (Mobile) Home/Travel Trailer.....GR 3-4, APP 1, 4, 5, 7, RATE 15, 16, PR 1, DEF 3, 5, 9
Section 1316.....GR 6, DEF 8
Single Building.....GR 5, DEF 8
Start of Construction..... RATE 15-16, DEF 9
Substantial Improvement..... APP 5, RATE 15-16, DEF 9
Types of Buildings ..... APP 1, 3-7, CONDO 6, 8
BUILDING DIAGRAMS 1-8.....LFG 4-7, CERT 18-19
BUILDING DRAWINGS ..... LFG 8-59
BUILDING OCCUPANCY .....GR 5-6
BUSINESS ANALYST, WYO..... REF 2

C

CANCELLATION/NULLIFICATION ..... CONDO 8, PRP 2, MPPP 6, CN 1-10, DEF 2, 6
Cancellation/Nullification Request Form .....CN 9-10
Form Completion ..... CN 7
Reason Codes for Cancellation/Nullification .....CN 1-7
Refunds .....CN 1-7
CERTIFICATIONS ..... CERT 1-37
CISTERNS.....GR 4, 6, DEF 2
CLAIMS..... CL 1-2
Increased Cost of Compliance (ICC) Claims.....CL 2
Insured's Responsibilities .....CL 1
Producer's Responsibilities ..... CL 1, 2
Single Adjuster Program .....CL 1-2, DEF 8
Training ..... CL 2
CLAIMS COORDINATING OFFICE (CCO).....CL 1-2, DEF 2
CLOSED BASIN LAKE..... CN 6, DEF 2
COASTAL BARRIER.....DEF 2
COASTAL BARRIER RESOURCES
SYSTEM (CBRS) ..... CBRS 1-12, DEF 2
Coastal Barrier Improvement Act
of 1990 (CBIA) .....CBRS 1, DEF 2
Coastal Barrier Resources Act
of 1982 (CBRA) ..... GR 1, CBRS 1, DEF 2
List of CBRS Communities.....CBRS 3-12
COASTAL HIGH HAZARD AREA .....RATE 29-30, DEF 2
COINSURANCE ..... CONDO 7, DEF 2
COMMERCIAL CONTENTS .....GR 6, CONDO 2
COMMISSION, PRODUCER'S .....GR 12, CONDO 7, CN 8
COMMON INTERIOR WALLS ..... GR 5
COMMUNITY (See also PROBATION and
SUSPENSION).....GR 1, APP 2-3, DEF 2
Community Eligibility..... GR 1
Community Number ..... APP 3, DEF 2
Community Status.....APP 3
Non-Participating Community ..... GR 1, APP 3
Participating Community ..... GR 1, DEF 7
Regular Program Community .....DEF 8
COMMUNITY RATING SYSTEM (CRS).....CRS 1-28, DEF 2
CONDOMINIUM ASSOCIATION .....CONDO 1-2, DEF 2
CONDOMINIUMS.....CONDO 1-31, DEF 2
CONTACT INFORMATION, NFIP..... REF 3-6
CONTENTS..... GR 6, 7, 8, APP 4, RATE 1, 25-28
CONSTRUCTION DATA ..... APP 4-6
CONTINUOUS LAKE FLOODING .....CN 6
COOPERATIVES ..... GR 6
COUNTYWIDE MAP .....MAP 1, DEF 3
COURSE OF CONSTRUCTION .....GR 4, APP 5, CONDO 6, DEF 2
COVERAGE .....GR 10-11, RATE 1-10, CONDO 6-7, 8-9, PRP 3, MPPP 3-4, END 1
Additional Coverage or Increase in Coverage ..... END 1
Amount of Insurance Available ..... RATE 1
Building Coverage..... GR 3-6, 6-7, RATE 1, CONDO 8, PRP 3
Contents Coverage .....GR 6, 7, 8, APP 4, RATE 1, CONDO 9, PRP 3
Contents-Only Coverage .....RATE 55, PRP 1, 2, 3
Limits of Coverage .....GR 10, RATE 1, CONDO 7, 8-9, PRP 3, MPPP 3-4
Reduction or Reformation/Removal
of Insurance .....GR 11, END 1, MPPP 5, PR 1
CRAWL SPACE ..... RATE 24, CERT 2, LFG 2
CREDIT CARD PAYMENT..... APP 6, 7, REN 1, 8, MAP 4
CREDIT CARD PAYMENT FORM ..... REN 1,8

D

DATE OF CONSTRUCTION.....APP 4-5, RATE 15 DEF 3
DECLARATIONS PAGE..... MPPP 4-5, DEF 3
DEDUCTIBLE BUYBACK.....RATE 12, DEF 3
DEDUCTIBLE FACTORS.....RATE 13, CONDO 22
DEDUCTIBLES ..... GR 10, APP 4, RATE 12, 13, 17, CONDO 7-8, 22, PRP 2, MPPP 5, END 2
DEFINITIONS..... DEF 1-10
DESCRIBED LOCATION .....DEF 3
DIAGRAM NUMBER .....DEF 3
DIRECT PHYSICAL LOSS BY OR FROM FLOOD .....DEF 3
DIRECT PROGRAM..... REF 2, 3, GR 12, APP 8, CONDO 7

DISASTER ASSISTANCE ..... GR 3, APP 2, PRP 1, 4
DOUBLEWIDE MANUFACTURED (MOBILE) HOME ..... APP 1, DEF 3
DUPLICATE POLICIES ..... CN 2, 5
DWELLING ..... DEF 3
DWELLING FORM (See also STANDARD FLOOD INSURANCE POLICY) ..... GR 1, 2, CONDO 8, POL 1, 2-21

E

EFFECTIVE DATE..... GR 8-10, PRP 1, REN 2
ELEVATED BUILDING (See also LOWEST FLOOR GUIDE).... APP 1, 3, 4, 5, 6, 7, RATE 19-21, DEF 3
ELEVATION CERTIFICATE ..... APP 5-6, LFG 2, 3-7, CERT 1-3, 11-37
ELEVATION DIFFERENCE..... RATE 17-19, 30
ELIGIBLE BUILDINGS..... GR 3-6, CONDO 6
ELIGIBLE COMMUNITY (See PARTICIPATING COMMUNITY)
ELIGIBLE CONTENTS ..... GR 6
EMERGENCY PROGRAM ..... GR 1, RATE 1, DEF 3
ENCLOSED AREA ..... APP 3, LFG 1-2
ENCLOSURE/ENCLOSED AREA (See also LOWEST FLOOR GUIDE) ..... APP 1, 3, RATE 19-20, LFG 1-2, 3, 5, 7, DEF 3
ENDORSEMENT ..... GR 9-10, CONDO 8, PRP 2, MPPP 6, END 1-14, PR 1
Endorsement Processing Prior to Policy Renewal .....END 3
Endorsement Rules: Changing Deductibles.....END 2
Endorsement Rules: Conversion of Standard Rated Policy to PRP Due to Misrating or Map Revision ...END 2
Endorsement Rules: Correcting Property Address ..END 2
Endorsement Rules: Coverage Endorsements .....END 1
Endorsement Rules: Misrated Policy .....END 2
Endorsement Rules: Rating Endorsements ..... END 1-2
Endorsements During Renewal Cycle.....REN 2
General Change Endorsement Form ..... END 13-14
Preparation of Form ..... END 3-4
Rating Examples ..... END 5-12
Refund Processing ..... END 3-4
EQUIPMENT (See MACHINERY AND EQUIPMENT)
EROSION ..... DEF 3
ERRORS, RATING ..... END 1-2
EVIDENCE OF INSURANCE ..... GR 8
EXPENSE CONSTANT ..... DEF 3

F

FEDERAL LAND..... GR 1
FEDERAL POLICY FEE ..... RATE 12, 17, CONDO 8, MPPP 5, DEF 3
FEMA ..... REF 1, RATE 21, 30, CL 1, 2, SRL 1, DEF 1, 2, 3, 4, 5, 6, 7, 9, 10
FHBM (See FLOOD HAZARD BOUNDARY MAP)
FICO (See FLOOD INSURANCE CLAIMS OFFICE)
FINANCIAL ASSISTANCE/SUBSIDY ARRANGEMENT ..... MPPP 2, 6, DEF 3
FINISHED (HABITABLE) AREA ..... DEF 3
FINISHED BASEMENT ..... APP 1
FIRM (See FLOOD INSURANCE RATE MAP)
FIRM ZONES..... MAP 2
FLOOD..... DEF 3-4
FLOOD DISASTER PROTECTION ACT OF 1973..... MPPP 1, 3
FLOOD HAZARD BOUNDARY MAP (FHBM) ..... GR 1, MAP 1, 2, 4-6, 8, DEF 4
FLOOD INSURANCE CLAIMS OFFICE (FICO)..... CL 1, DEF 4
FLOOD INSURANCE RATE MAP (FIRM)..... GR 1, CERT 2, MAP 1, 3, 4-6, 7, DEF 4
FLOOD MAP "GRANDFATHERING"..... RATE 21-23, PRP 1, DEF 4
FLOOD MAPS ..... GR 1, MAP 1-8
Changing or Correcting a Flood Map ..... MAP 3
Countywide Map ..... MAP 1, DEF 3
FEMA Map Assistance Center..... MAP 3
FEMA Map Service Center ..... REF 4, MAP 4, 5
"FIRMettes" ..... MAP 4
Letter of Map Amendment (LOMA) ..... CN 5-6, 6-7, MAP 3, DEF 5
Letter of Map Revision (LOMR) ..... CN 5-6, 6-7, MAP 3, DEF 5
Locating a Specific Property ..... MAP 2-3
Map "Grandfather" Rules ..... RATE 21-23, PRP 1, DEF 4
Map Panel Number ..... MAP 1
Map Revision ..... PRP 2, 3, END 2, CN 3-4, 6-7, MAP 3, 4, DEF 6
Map Zones (Flood Zones) ..... MAP 2
Ordering Information and Prices ..... MAP 4, 5-6
Physical Map Revision ..... MAP 3
FLOOD VENTS (See PROPER OPENINGS)
FLOOD RESPONSE OFFICE (FRO) ..... DEF 4
FLOODPLAIN..... DEF 4
FLOODPLAIN MANAGEMENT ..... DEF 4
FLOODPROOFING APP 6, RATE 30-31, CERT 3-10, DEF 4
FLOODPROOFING CERTIFICATE FOR NON-RESIDENTIAL STRUCTURES ..... CERT 9-10
FLOODPROOFING CERTIFICATE, RESIDENTIAL BASEMENT ..... CERT 7-8
FORCED PLACEMENT (MANDATORY PURCHASE)..... GR 2, MPPP 2, CN 2, DEF 5
FREEBOARD ..... DEF 4

G

GARAGES..... GR 3, LFG 1
GENERAL CHANGE ENDORSEMENT (See ENDORSEMENT)
GENERAL PROPERTY FORM (See also STANDARD FLOOD INSURANCE POLICY)..... GR 1, 2, POL 1, 22-40
GENERAL RULES ..... GR 1-12
GRADE ELEVATION..... DEF 4
"GRANDFATHERING" (See FLOOD MAP "GRANDFATHERING")
GROUP FLOOD INSURANCE ..... GR 3, DEF 4

H

HABITABLE AREA (See FINISHED AREA)
HISTORIC BUILDING ..... RATE 15, DEF 4-5
HIGH-RISE BUILDING ..... CONDO 6, DEF 4
HOMELAND SECURITY, U.S. DEPARTMENT OF.... REF 1, DEF 3

I

ICC (See INCREASED COST OF COMPLIANCE)
IMPROVEMENTS ..... DEF 5
INCIDENTAL OCCUPANCY ..... GR 5-6
INCREASED COST OF COMPLIANCE (ICC) COVERAGE... GR 10-11, RATE 14, 17, CONDO 21, MPPP 1, CL 2, DEF 5
INELIGIBLE COMMUNITY (See NON-PARTICIPATING COMMUNITY)
INELIGIBLE PROPERTY ..... GR 6-8
INFLATION FACTOR..... GR 10, REN 1
INSECT SCREENING (BELOW LOWEST ELEVATED FLOOR)..... RATE 7, 20, CONDO 19
INSURANCE PRODUCTS, NFIP ..... GR 2-3

L

LAPSE IN COVERAGE..... REN 1-2
LATTICE (BELOW LOWEST ELEVATED FLOOR)..... RATE 7, 20, 46, CONDO 19
LETTER OF DETERMINATION REVIEW (LODR) ..... CN 5, DEF 5
LETTER OF MAP AMENDMENT (LOMA)..... PRP 2, END 2, CN 1, 5-6, 6-7, MAP 3, DEF 5

LETTER OF MAP REVISION
(LOMR) .....PRP 2, END 2, CN 1, 5-6, 6-7, MAP 3, DEF 5
LOSS HISTORY .....PRP 1, SRL 1
LOSS IN PROGRESS .....DEF 5
LOWEST ADJACENT GRADE .....DEF 5
LOWEST FLOOR .....APP 6, RATE 17-21, LFG 1-59, DEF 5
Building Diagrams 1-8 .....LFG 4-7, CERT 18-19
Building Drawings .....LFG 8-59
Lowest Floor Determination .....LFG 1-7
Lowest Floor Elevation .....APP 6, RATE 17-21, DEF 5
Use of Elevation Certificate .....LFG 2
LOWEST FLOOR GUIDE .....LFG 1-59
LOW-RISE BUILDING .....CONDO 6, DEF 5

M

MACHINERY AND EQUIPMENT ..... RATE 19-20, LFG 1, 2, CERT 2
MANDATORY PURCHASE (FORCED PLACEMENT) ..... GR 2, MPPP 2, CN 2, DEF 5
MANUFACTURED (MOBILE) HOMES/
TRAVEL TRAILERS ..... GR 3-4, APP 1, 4, 7, PR 1, DEF 3, 5, 9
Date of Construction..... APP 5, RATE 15
Doublewide.....APP 1, DEF 3
MANUFACTURED (MOBILE) HOME PARK OR
SUBDIVISION.....DEF 5- 6
MAP "GRANDFATHERING" (See FLOOD MAP "GRANDFATHERING")
MAPS (See FLOOD MAPS)
MEAN SEA LEVEL (See NATIONAL GEODETIC VERTICAL DATUM [NGVD])
MISCELLANEOUS RULES .....GR 12
Application Submission .....GR 12
Assignment of Policy .....GR 12
Commission, Producer's .....GR 12
Delivery of Policy.....GR 12
Policy Term.....GR 12
MITIGATION ..... SRL 1
MODULAR BUILDING ..... DEF 6
MORTGAGE PORTFOLIO PROTECTION
PROGRAM (MPPP)..... GR 2, MPPP 1-6, DEF 6
MORTGAGEE.....APP 2, RATE 17, PRP 4, MPPP 1-6
MUDFLOW ..... DEF 6
MULTI-FAMILY RESIDENCE (DWELLING) (See 2-4 FAMILY RESIDENCE [DWELLING])

N

NATIONAL FLOOD INSURANCE ACT OF 1968 (See ACT)
NATIONAL FLOOD INSURANCE PROGRAM (NFIP) ..... REF 1, DEF 6
NATIONAL GEODETIC VERTICAL DATUM (NGVD) .. DEF 6
NATURAL GRADE ..... DEF 6
NEW CONSTRUCTION..... DEF 6
NFIP BUREAU AND STATISTICAL AGENT .....REF 2, 5-6, CL 1, 2, SRL 1, DEF 6
NFIP CONTACT INFORMATION .....REF 3-6
NFIP SERVICING AGENT.....REF 2, 3, SRL 1, DEF 6
NFIP SPECIAL DIRECT FACILITY (SDF).....REF 2, SRL 1, DEF 6
NON-PARTICIPATING COMMUNITY.....GR 1
NON-PAYMENT .....CN 2-3
NON-RESIDENTIAL .....GR 6, 7-8, CONDO 2, PRP 3, DEF 6
NOTICE OF LOSS.....CL 1
NULLIFICATION (See CANCELLATION/NULLIFICATION)

O

OCCUPANCY CLASSIFICATION ..... GR 5-6, APP 3
OTHER INSURANCE .....MPPP 6, CN 2
OTHER RESIDENTIAL.....GR 6, DEF 6
OTHERWISE PROTECTED AREAS.....CBRS 1-2
OUT-AS-SHOWN DETERMINATION.CN 3, MAP 3, DEF 6-7
OVER WATER.....GR 4, 7

P

PAPERWORK BURDEN DISCLOSURE
NOTICE..... REF 7, APP 11
PARTICIPATING COMMUNITY..... GR 1, DEF 7
PHOTO REQUIREMENTS (FOR ELEVATION
CERTIFICATE).....CERT 1-2
PHYSICAL MAP REVISION (PMR) .....MAP 3
POLICIES AVAILABLE..... GR 1-2
POLICY .....DEF 7
POLICY RENEWALS .....GR 10, PRP 2, MPPP 5, REN 1-8
Credit Card Payment Form ..... REN 1, 8
Endorsements During Renewal Cycle ..... REN 2
Final Notice .....REN 2, 3, 6-7
Insufficient Renewal Information..... REN 2
Renewal Effective Date Determination ..... REN 2
Renewal Notice.....REN 1, 2, 3, 4-5
Severe Repetitive Loss Policies.....REN 2, SRL 1-5
Waiting Period..... REN 1, 2
POLICY TERM ..... GR 12, APP 1-2, PRP 4, MPPP 3
POLLUTANTS.....DEF 7
PONDING HAZARD.....DEF 7
POST-FIRM BUILDING (CONSTRUCTION) ..... RATE 16, DEF 7
PRE-FIRM BUILDING (CONSTRUCTION).....RATE 15-16, DEF 7
PREFERRED RISK POLICY (PRP)..... GR 2, PRP 1-7, DEF 7
Completing PRP Application Form ..... PRP 4-5
Conversion of PRP to Standard Rated Policy..... PRP 4
Conversion of Standard Rated Policy to PRP Due to Map Revision, LOMA, or LOMR ..... PRP 4
Conversion of Standard Rated Policy to PRP Due to Misrating ..... PRP 2, 4
Coverage Limits ..... PRP 2
Coverage/Premium Tables ..... PRP 3
Deductibles ..... PRP 2
Discounts/Fees/ICC Premium..... PRP 2
Documentation..... PRP 2
Eligibility Requirements..... PRP 1-2, 3
Endorsements..... PRP 2
General Description ..... PRP 1
PRP Application Form..... PRP 6-7
Renewal ..... PRP 2
Replacement Cost Coverage..... PRP 2
PREMIUM.....RATE 16-17
Credit Card Payment .....APP 6, 7, REN 1, 8
Credit Card Payment Form ..... REN 1, 8
Premium Calculation.....RATE 16-17
Premium Discounts..... CRS 1
Premium Payment .....APP 6, 7, RATE 16-17, CONDO 9, PRP 5, MPPP 4, REN 1-2
Prepaid Amount (Total).....DEF 7
Prepaid Premium (Total).....DEF 7
Presentment of Payment (Premium).....DEF 7
Refunds..... END 1-2, 3-4, CN 1-6
PREPAID AMOUNT (TOTAL) .....DEF 7
PREPAID PREMIUM (TOTAL) .....DEF 7
PRESENTMENT OF PAYMENT (PREMIUM) .....DEF 7
PRINCIPAL RESIDENCE.....DEF 7
PRINCIPALLY ABOVE GROUND BUILDING.....DEF 7
PROBATION ..... GR 1, DEF 7
PROBATION SURCHARGE .....GR 1, RATE 12, DEF 7
PROGRAM COORDINATOR, WYO (See BUSINESS ANALYST, WYO)
PROOF OF INSURANCE..... GR 8
PROOF OF LOSS ..... CL 1
PROPER OPENINGS (FLOOD VENTS) ..... LFG 1, 2, 3, 5, 7, DEF 7
PROPERTY LOCATION ..... APP 2-3, PRP 4-5, END 3
PROPERTY REMOVED TO SAFETY EXPENSE .....DEF 7

PROVISIONAL RATING ..... GR 11, PR 1-5, DEF 7
Completing the Provisional Rating Questionnaire: General Directions ..... PR 2
Completing the Provisional Rating Questionnaire: Guidance for Determining Building Elevated on Fill .... PR 2
Eligibility Requirements ..... PR 1
General Description ..... PR 1
Notification Requirements ..... PR 1
Provisional Rating Example ..... PR 4
Provisional Rating Questionnaire ..... PR 3
Reformation: Endorsement Procedure ..... PR 1
Reformation: Endorsement Alternative ..... PR 1
Reformation: Limitations ..... PR 1
Sample Notice to Accompany Provisionally Rated Policies ..... PR 5

R

RATE TABLES ..... RATE 1-14, 32, CONDO 10-22, PRP 3, MPPP 1, PR 3, CRS 1
RATING ..... GR 11, RATE 1-61, CONDO 1-31, CERT 3, END 1-2
Alternative Rates ..... RATE 21, END 2
Amount of Insurance Available ..... RATE 1
AR, AR Dual Zones ..... RATE 19
Buildings in More Than One Flood Zone .. GR 11, RATE 17
Condominiums ..... CONDO 1-31
Contents Location ..... RATE 25-28
Crawl Space ..... RATE 24
Deductibles ..... RATE 12, 13, CONDO 7
Effect of Map Revisions on Rates ..... RATE 21-23
Elevation Difference ..... RATE 17-19
FIRMs with Wave Heights ..... RATE 29-30
Flood Map "Grandfathering" ... RATE 21-23, PRP 1, DEF 4
Floodproofed Buildings ..... RATE 30-31
Key Points for Rating ..... RATE 17
Optional Elevation Rating ..... RATE 19, LFG 2
Premium Calculation ..... RATE 16-17
Provisional Rates ..... GR 11, PR 1-5, DEF 7
Rate Reduction ..... END 1
Rate Tables ..... RATE 1-14, 32, CONDO 10-22, PRP 3, MPPP 1, PR 3, CRS 1
Rating Error ..... END 1-2
Rating Examples ..... RATE 17-19, 22-23, 29, 47-61, CONDO 23-31, END 5-12, PR 4
Rating Steps ..... RATE 15-16
Re-Rating ..... RATE 23
Submit-for-Rate ..... GR 11, RATE 23-24, DEF 9
Tentative Rates ..... GR 11, RATE 21, CONDO 8, DEF 9
V-Zone Optional Rating ..... RATE 23
V-Zone Risk Factor Rating Form ..... RATE 31-46
RCBAP (See RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY)
RECREATIONAL VEHICLE ..... DEF 1
REFORMATION ..... GR 11, MPPP 5, PR 1
REFUNDS ..... END 1-2, 3-4, CN 1-7
REGIONAL OFFICES, NFIP ..... REF 5-6
REGULAR PROGRAM ..... GR 1, RATE 1, DEF 8
RENEWALS (See POLICY RENEWALS)
REPETITIVE LOSS ..... GR 4, 11, REN 2, SRL 1-8, DEF 8
REPLACEMENT COST ..... APP 4, RATE 20-21, 30, CONDO 7, 8, PRP 2, 5, DEF 8
RESIDENTIAL ..... GR 5-6, CONDO 1-2, PRP 3
RESIDENTIAL BASEMENT FLOODPROOFING CERTIFICATE ..... CERT 7-8
RESIDENTIAL CONDOMINIUM BUILDING ..... CONDO 1-2, DEF 8
RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY (RCBAP) (See also STANDARD FLOOD INSURANCE POLICY) ..... GR 1, 2, APP 4, CONDO 1-31, POL 1, 42-61
Application Form ..... CONDO 8-9
Assessment Coverage ..... CONDO 7
Building Type ..... CONDO 6, 8
Cancellation or Endorsement of Existing Unit Owners' Dwelling Policies ..... CONDO 8
Coinsurance ..... CONDO 7
Commission, Producer's ..... CONDO 8
Condominium Building in the Course of Construction ..... CONDO 6
Coverage, Building ..... CONDO 8-9
Coverage, Contents ..... CONDO 8-9
Coverage Limits ..... CONDO 7, 8-9
Deductibles ..... CONDO 7-8, 22
Determining Rates and Fees ..... CONDO 9
Eligibility Requirements ..... CONDO 6
Federal Policy Fee ..... CONDO 8
Property Covered ..... CONDO 6
Rate Tables ..... CONDO 10-22
Rating Examples ..... CONDO 23-31
Replacement Cost ..... CONDO 7, 8
Tentative Rates and Scheduled Buildings ..... CONDO 8
ROWHOUSES/TOWNHOUSES ..... CONDO 6, PRP 2

S

SCHEDULED BUILDING POLICY ..... GR 2, APP 1, CONDO 8, DEF 8
SCREENING, INSECT (BELOW LOWEST ELEVATED FLOOR) ..... RATE 7, 20, CONDO 19
SECTION 1316 ..... GR 6, DEF 8
SEPARATE BUILDING (See SINGLE BUILDING)
SEVERE REPETITIVE LOSS PROPERTIES ..... REN 2, SRL 1-8, DEF 8
SFIP (See STANDARD FLOOD INSURANCE POLICY)
SHEAR WALLS ..... GR 5, DEF 8
SHEET FLOW HAZARD ..... DEF 8
SILOS ..... GR 4, 6
SINGLE ADJUSTER PROGRAM ..... CL 1-2, DEF 8
SINGLE BUILDING ..... GR 5, DEF 8
SINGLE-FAMILY RESIDENCE (DWELLING) ..... GR 5, DEF 8
SLATS OR SHUTTERS (BELOW LOWEST ELEVATED FLOOR) ..... RATE 7, 20, CONDO 19
SOLID PERIMETER FOUNDATION WALLS ..... GR 5, RATE 20, DEF 8
SPECIAL CERTIFICATIONS ..... CERT 1-37
SPECIAL DIRECT FACILITY (See NFIP SPECIAL DIRECT FACILITY)
SPECIAL FLOOD HAZARD AREA (SFHA) ..... MAP 2, DEF 8
SPECIAL RATING SITUATIONS ..... GR 11, RATE 21-24
Alternative Rates ..... RATE 21
Buildings in More Than One Flood Zone ..... GR 11, RATE 17
Crawl Space ..... RATE 24
Map "Grandfather" Rules: Effect of Map Revisions on Rates ..... RATE 21-23
Policies Requiring Re-Rating ..... RATE 23
Post-'81 V Zone Optional Rating ..... RATE 23
Provisional Rates ..... GR 11, DEF 7
Submit-for-Rate ..... GR 11, RATE 23-24, DEF 9
Tentative Rates ..... GR 11, RATE 21, CONDO 8, DEF 9
STANDARD FLOOD INSURANCE POLICY (SFIP) . GR 1, 2, POL 1-61, DEF 8-9
Agreement ..... POL 3, 23, 43
Claim Guidelines in Case of a Flood ..... POL 21, 40, 61
Coinsurance ..... POL 52
Deductibles ..... POL 12, 32, 51-52
Definitions ..... POL 3-5, 23-25, 43-45
Dwelling Form ..... POL 2-21, DEF 8
Exclusions ..... POL 11-12, 31-32, 50-51
General Conditions ..... POL 12-20, 32-38, 53-59
General Property Form ..... POL 22-40, DEF 8
Liberalization Clause ..... POL 20, 39, 60

Property Covered ..... POL 5-10, 25-30, 45-50
Property Not Covered.....POL 10-11, 30-31, 50
Residential Condominium Building Association Policy ..... POL 42-61, DEF 8-9
Summary of Significant Changes, December 2000 ..... POL 2, 22, 42
What Law Governs ..... POL 20, 39, 60
START OF CONSTRUCTION ..... DEF 9
STOCK..... DEF 9
SUBMIT-FOR-RATE.....GR 11, RATE 23-24, DEF 9
SUBSTANTIAL DAMAGE..... GR 11, RATE 16, DEF 9
SUBSTANTIAL IMPROVEMENT..... APP 5, RATE 15-16, DEF 9
SUSPENSION .....GR 1, DEF 9

T

TECHNICAL ASSISTANCE..... REF 2
TELEPHONE NUMBERS ..... REF 3-6
TENTATIVE RATES .....GR 11, RATE 21, CONDO 8, DEF 9
TIMESHARES..... GR 6
TOWNHOUSES/ROWHOUSES..... CONDO 6, PRP 2
TRANSFER OF TITLE..... GR 12
TRAVEL TRAILERS (See MANUFACTURED [MOBILE] HOMES/TRAVEL TRAILERS)
2-4 FAMILY RESIDENCE (DWELLING)..... GR 5-6, DEF 9

U

UNDERGROUND BUILDING ..... DEF 9
UNFINISHED AREA ..... DEF 9
UNFINISHED BASEMENT ..... APP 1
UNIT..... DEF 9

V

VALUED POLICY .....DEF 9
VARIANCE .....DEF 9
VEHICLES AND EQUIPMENT..... GR 6
V-ZONE OPTIONAL RATING ..... RATE 23
V-ZONE RISK FACTOR RATING FORM..... RATE 31-46

W

WAITING PERIOD ..... GR 8-10, MPPP 4, REN 1, 2, PR 1, DEF 10
WALLED AND ROOFED..... GR 3, DEF 10
WALLS ..... GR 5, RATE 20, LFG 2, 3, DEF 8
Breakaway Walls ..... GR 5, RATE 20, LFG 2, 3, DEF 1
Common Interior Walls ..... GR 5
Shear Walls..... GR 5, DEF 8
Solid Perimeter Foundation Walls.....GR 5, RATE 20, LFG 7, DEF 8
WAVE HEIGHT .....APP 6, RATE 29-30, DEF 10
Calculating Wave Height Adjustment..... RATE 29, DEF 10
WHOLE DOLLAR PREMIUM ..... RATE 17
WIND LOSSES..... CL 1-2
WRITE YOUR OWN (WYO) PROGRAM .... REF 1-2, DEF 10

Z

ZONE (See also Map Zones under FLOOD MAPS) ... MAP 2, DEF 10