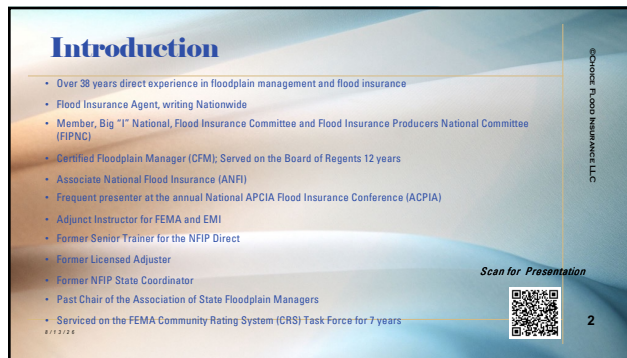
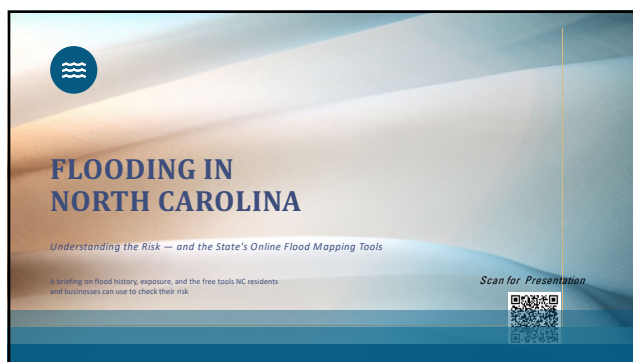




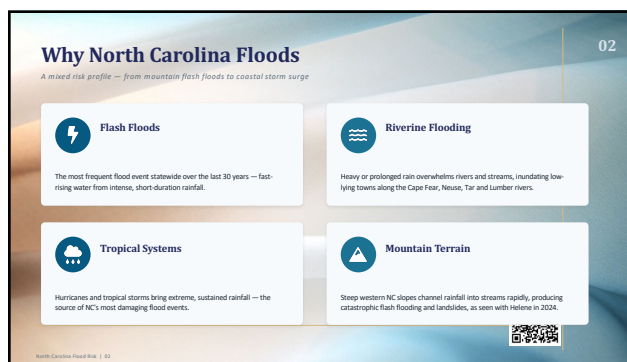
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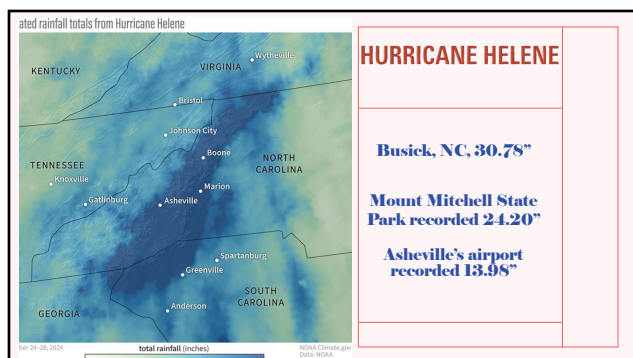
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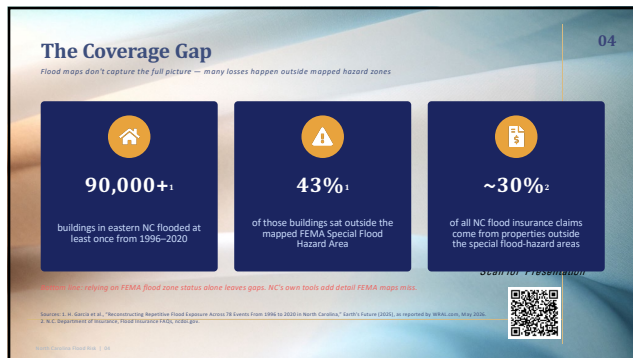
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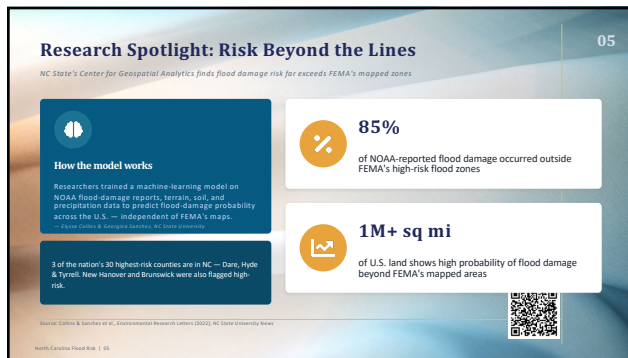
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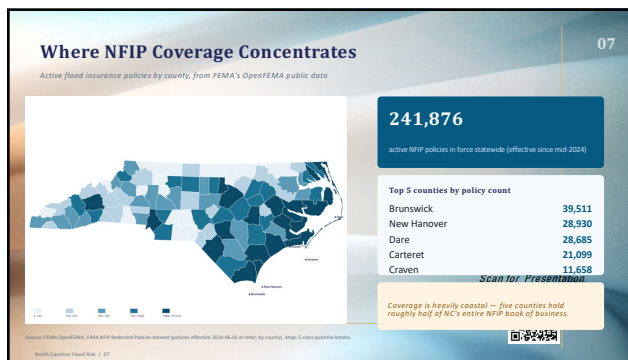
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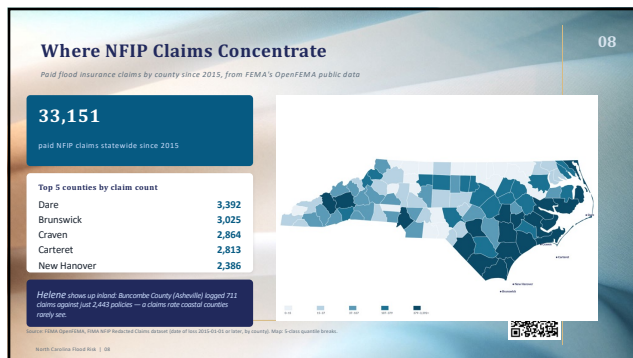
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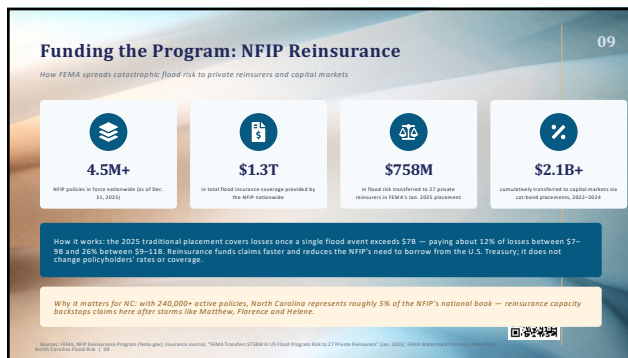
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NFIP STATUS

As of December 31, 2025

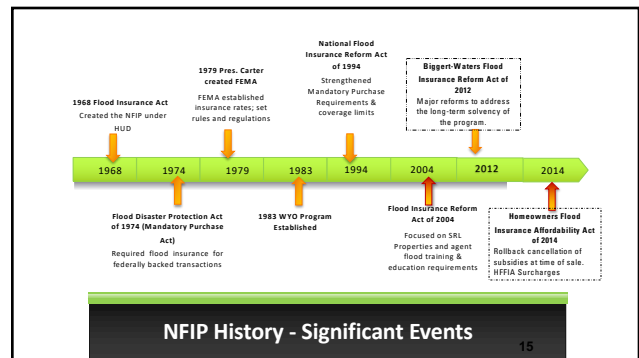
- 4.5 million flood insurance policies
- \$1.3 trillion in coverage
- \$4.6 billion in revenue from policyholders' premiums, fees, and surcharges
- Over 22,000 Participating Communities in 56 state and territories
- \$2.4 billion annually in flood losses avoided.
- 1,505 Communities in the Community Rating System
- \$30.425 billion borrowing authority from the U.S. Treasury
- In 2024, the NFIP transferred \$1.92 billion in risk to the Private Sector

https://www.congress.gov/crs_external_products/R/PDF/R44593/R44593.75.pdf

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Do My Clients Need Flood Insurance?

USA / North Carolina

NFIP CLAIMS SINCE 1980

North Carolina
\$1,978,521,415.50
Dollar amount of claims paid by NFIP
77,934
Number of NFIP claims paid

Source: FEMA

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HURRICANE IAN

Average Building Coverage	Average Contents Coverage	Average Building Claim Paid	Average Contents Claim Paid
\$236,984	\$74,342	\$245,320	\$39,700

Hurricane Ian is the fourth highest flood disaster in terms of NFIP payouts.

Source: Hurricane Ian NFIP Claims Analysis
FEMA December 2023

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Hurricane Ian Building Claims

Table 75: Hurricane Ian NFIP Building Claims for all Areas of Interest by Decade Built

Decade Built	Active Policies	Average Total Claim	Average Building Claim	Average Size	Average Building Claim per square foot	Average Building Coverage	Quantity Max NFIP Coverage	Quantity Max Building Coverage
Pre 1980	426	\$191,378	\$164,891	1,799	\$98.03	\$224,563	89	41
1980s	344	\$117,074	\$100,584	1,863	\$56.85	\$237,892	20	10
1990s	173	\$73,807	\$62,496	2,356	\$27.77	\$244,354	9	0
2000s	205	\$73,898	\$61,791	2,675	\$23.08	\$247,078	18	1
Post 2010	122	\$54,894	\$48,091	2,977	\$17.50	\$250,000	4	0
All	1,270	\$123,168	\$105,062	2,133	\$57.47	\$236,985	140	52

Source: Hurricane Ian NFIP Claims Analysis
FEMA December 2023

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Hurricane Ian Contents Claims

Table 76: Hurricane Ian NFIP Contents Claims for all Areas of Interest by Decade Built

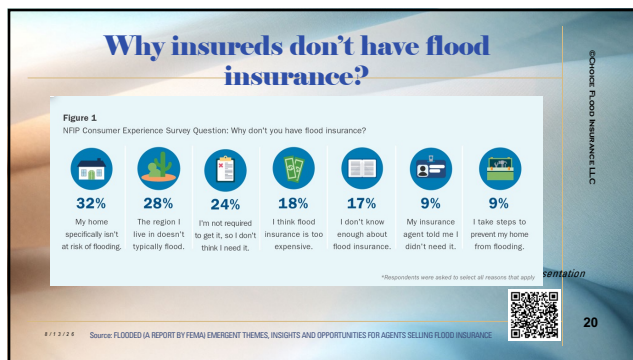
Decade Built	Active Policies	Average Total Claim	Average Contents Claim	Average Size	Average Contents Claim per square foot	Average Contents Coverage	Quantity Max NFIP Coverage	Quantity Max Contents Coverage
Pre 1980	294	\$209,007	\$38,265	1,898	\$20.48	\$58,916	29	115
1980s	249	\$115,867	\$22,781	1,878	\$12.71	\$71,564	9	53
1990s	151	\$74,217	\$13,017	2,258	\$5.40	\$79,524	6	5
2000s	183	\$78,448	\$13,562	2,707	\$4.95	\$89,464	7	2
Post 2010	86	\$63,757	\$9,651	2,933	\$3.83	\$93,847	0	0
All	963	\$126,007	\$23,053	2,195	\$11.67	\$74,342	51	175

Source: Hurricane Ian NFIP Claims Analysis
FEMA December 2023

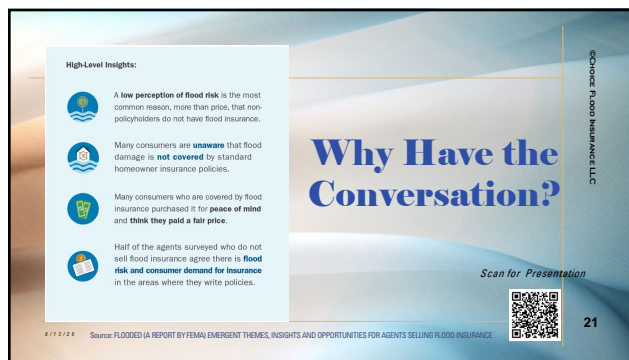
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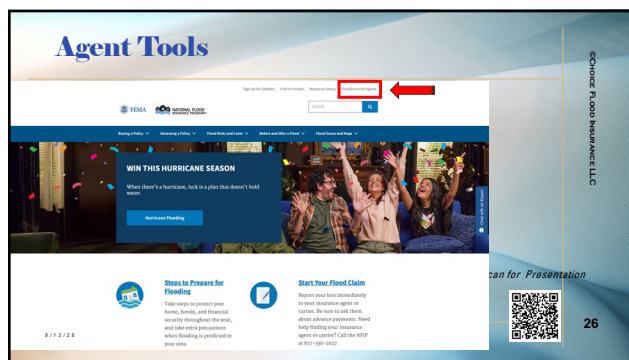
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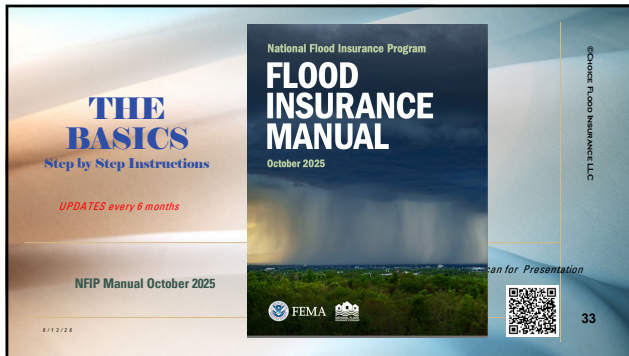
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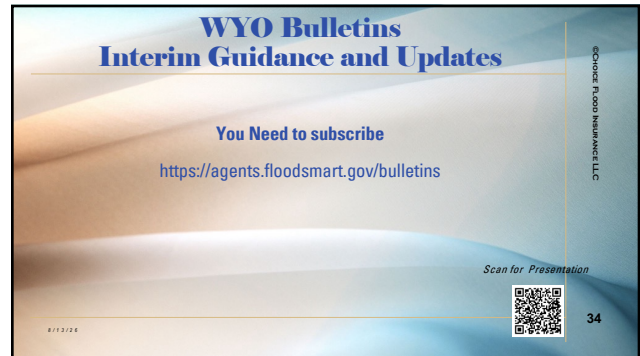
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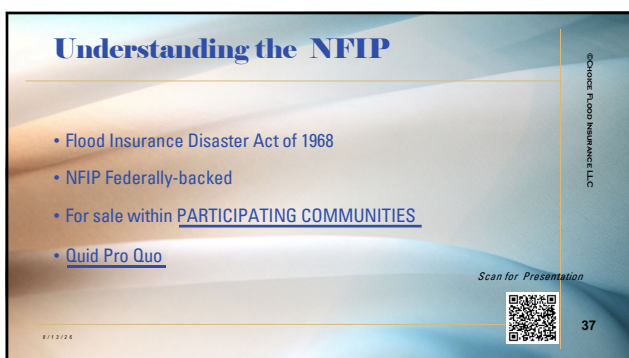
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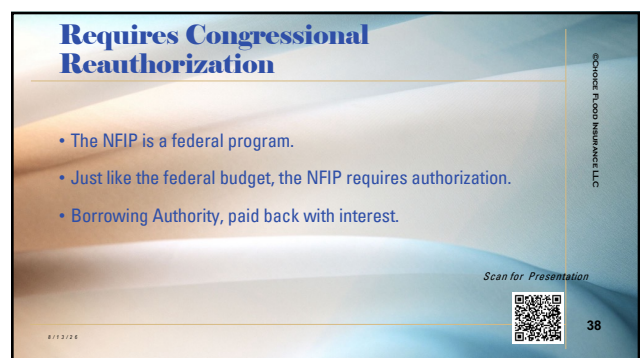
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NFIP LAPSES in Authorization

35 Short-term Extensions

1. September 30, 2017	17. September 30, 2021	31. December 20, 2024
2. December 8, 2017	18. December 3, 2021	32. March 14, 2025
3. December 22, 2017	19. February 18, 2022	33. September 30, 2025
4. January 18, 2018 (lapse Jan 20-22, 2018)	20. March 11, 2022	34. January 30, 2026
5. February 8, 2018 (FEB 9, 8-hour lapse)	21. March 15, 2022	35. September 30, 2026
6. March 23, 2018	22. September 30, 2022	Prior LAPSES*:
7. July 31, 2019	23. December 16, 2022	• March 1 to March 2, 2010 (1 day);
8. November 30, 2018	24. December 23, 2022	• March 29 to April 15, 2010 (16 days);
9. December 7, 2019	25. September 30, 2023	• June 1 to July 2, 2010 (31 days);
10. December 21, 2019	26. November 17, 2023	• October 1 to October 5, 2011 (5 days);
11. May 31, 2019	27. February 2, 2024 (2-day lapse)	• January 20-22, 2018 (3 days)
12. June 14, 2019	28. March 8, 2024	• February 8-9, 2018 (1 day)
13. September 30, 2019	29. March 22, 2024	• October 1 to November 13, 2025 (42 days)
14. November 21, 2019	30. September 30, 2024	• February 1-3, 2026 (3 days)
15. December 20, 2019		<i>Scan for Presentation</i>
16. September 30, 2020		

*Congress reauthorized the NFIP retroactively.

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Community Participation

- Required for federally backed flood insurance to be for sale within a community
- Community Status Book
 - <https://www.fema.gov/flood-insurance/work-with-nfip/community-status-book>

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Community Status Book

Community Status Book Report
Communities Participating in the National Flood Program

NORTH CAROLINA

CID	Community Name	County	Init FIRM Identified	Init FIRM Map Date	Cur Eff Date	Reg-Emar	Trillal	CRS Entry Date	Cur Eff Date	Cur % Disc	Non SFHA
3701654	ABERDEEN, TOWN OF	MOORE COUNTY	11/30/73	05/15/86	01/02/08	05/15/86	No				
3702319	AHOSKIE, TOWN OF	HEARTFORD COUNTY	02/22/74	06/03/87	08/03/09	05/01/87	No				
370001X	ALAMANCE COUNTY*	ALAMANCE COUNTY	01/03/75	12/01/81	11/17/17	12/01/81	No				
370457K	ALAMANCE, VILLAGE OF	ALAMANCE COUNTY	01/03/75	08/15/90	11/17/17	12/17/87	No				
3702238	ALBEMARLE, CITY OF	STANLEY COUNTY	12/23/73	12/01/81	06/16/09	12/01/81	No				
3703989	ALEXANDER COUNTY*	ALEXANDER COUNTY	06/09/78	02/01/91	07/07/09	02/01/91	No				
370004E	ALLEGANY COUNTY*	ALLEGANY COUNTY	07/09/77	06/01/04	11/04/06	06/01/04	No				
370004M	ALLENDALE, TOWN OF	PRINCE GEORGE COUNTY	07/24/78	06/05/85	06/10/05	06/05/85	No	10/01/92	10/01/218	10%	05%
3700609	ANDREWS, TOWN OF	CHEROKEE COUNTY	03/08/74	02/01/85	04/18/10	02/01/85	No				
370522J	ANDLER, TOWN OF	HARNETT COUNTY	04/18/78	04/16/90	07/18/22	02/03/90	No				
3702844	ANSON COUNTY *	ANSON COUNTY	07/15/77	04/18/90	10/16/08	06/18/90	No				
370467K	APEX, TOWN OF	WAKE COUNTY	03/03/92	07/18/02	03/20/02		No				
370273W	ARCHDALE, CITY OF	GUILFORD COUNTY	03/01/74	07/16/81	03/16/09	07/16/81	No				

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What is a flood?

A general but temporary inundation of normally dry land from:

- Overflow of inland or tidal waters
- Unusual or rapid accumulation or runoff of surface waters
- Mudslides or mudflows
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water.

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General Condition of Flooding

- The flood or inundation of water must affect two or more properties, or must be displaced over two or more acres
- It must be of a temporary duration, having both a beginning point and ending point
- It must be fortuitous (i.e., unintentional, accidental)
- Flooding can result from natural causes or from other sources (but must fall within the definition)

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Flood Examples

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Why Do We Need To Offer Flood Insurance

- Errors and Omissions Claims
- Keep a copy of the signed waiver
- Mandatory Purchase requirement

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Mandatory Purchase

- Flood Insurance is required
 - Federally backed Mortgage in a SFHA
 - Structure located in Zones
 - AE (A1-A30), VE (V1-V30), V, AH, AO, A
- Flood insurance required for secured Property located in a SFHA
 - Coverage Required- Amount of loan
 - Down payment? Is policy holder underinsured?
 - Proper rating
- Optional for Zones B, C, or X – Lender's Discretion

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Origin of Flood Maps

FEMA flood maps are shaped by multiple interests.

There are 8 steps involved in the issuing of updated or new FEMA flood maps. These steps involve select local leaders and business interests resulting in computerized flood maps that can take years to adapt.

Timeline:

- 2007 FEMA implements new flood map updates to original map created in 1985.
- 2010 Acquisition Study Flood Concepts representing new flood risk.
- 2011 FEMA proposes new flood map. NFIP requests and requests.
- 2012 FEMA proposes NFIP's updated and proposed map.

Graphic: First Street Foundation

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Flood Insurance Rate Maps

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Sources of Flood Zone Information

- FEMA Map Service Center
 - <https://msc.fema.gov>
- Community Official,
- Recent Elevation Certificate,
- Current NFIP Policy Declaration's Page,
- Flood Hazard Determination Form, or
- Letter of Map Change

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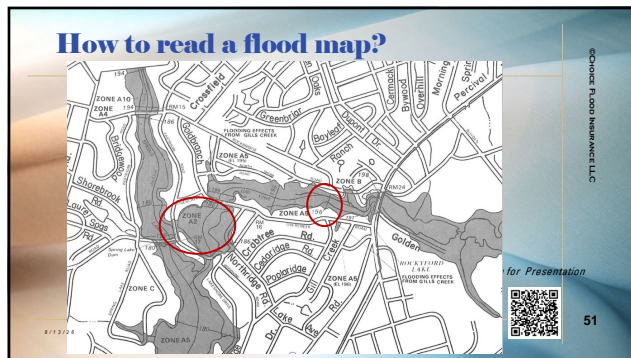
FIRMette: Flood Maps On-Line

- You can find and print a FIRM by using FEMA's on-line tools.
- Go to <http://www.msc.fema.gov>.
- Click "Map Search" link (top of page) and select "Public Flood Map" from the product pull-down menu.
- Enter the address and click the "Go" button.
- On the Map Search Result Page, click the green "View" button (far right).
- When the map appears, drag the red translucent box to the area you want to print.
- Select paper size and select the scale, north arrow, and title block.
- Your FIRMette will be displayed and you can print or save the file as an Adobe Acrobat (pdf) or graphic image file (gif).

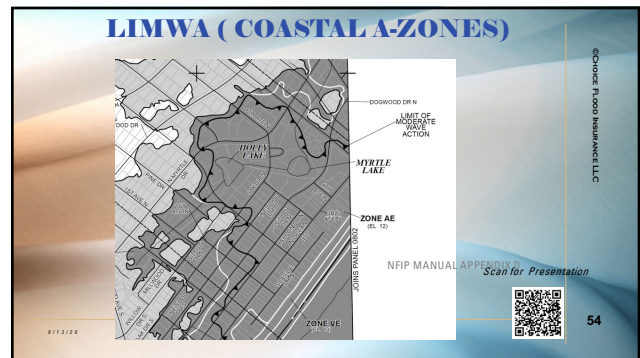
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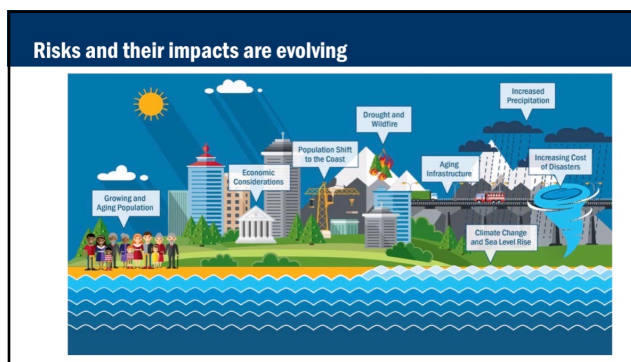
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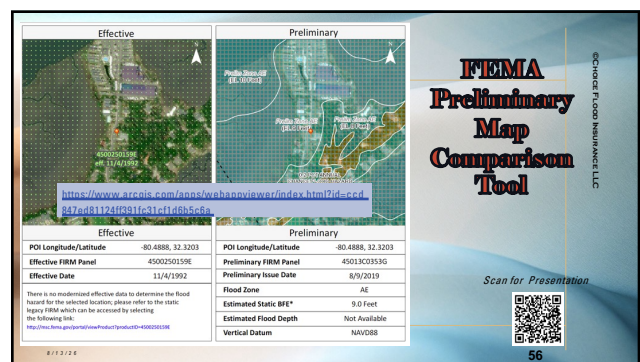
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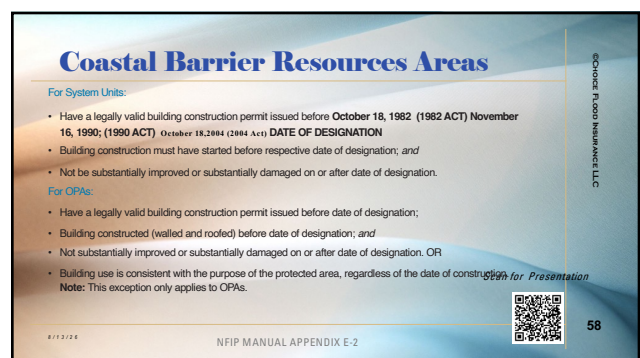
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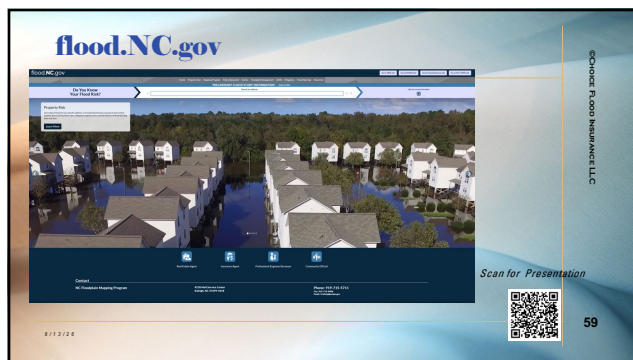
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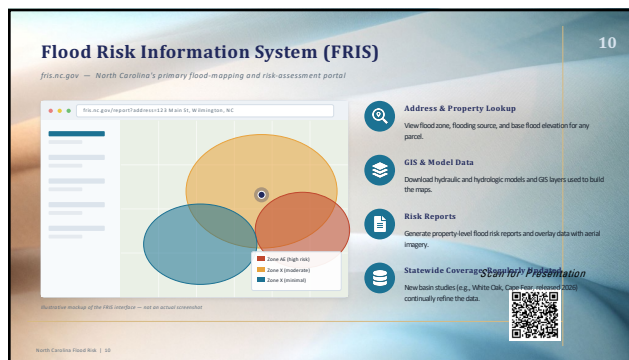
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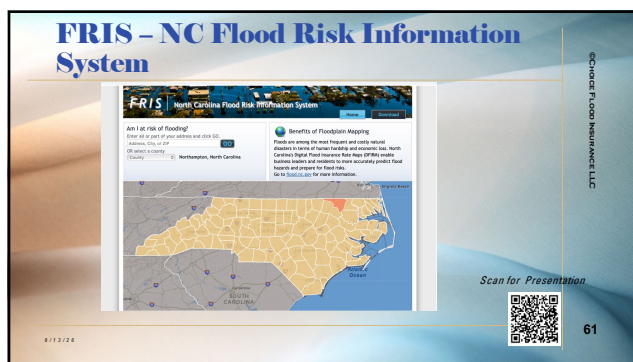
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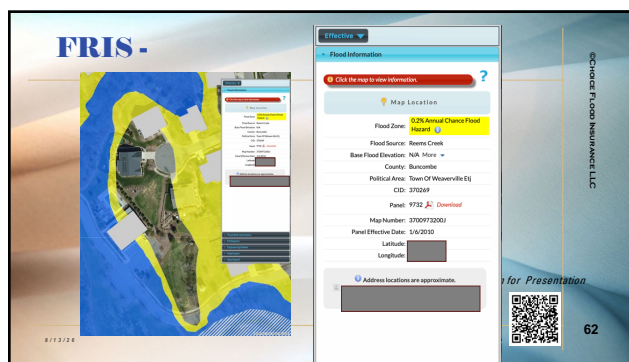
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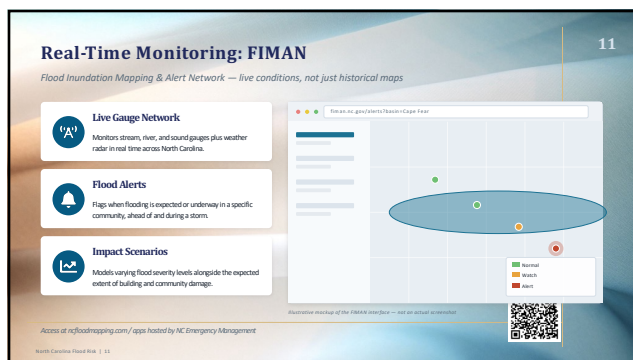
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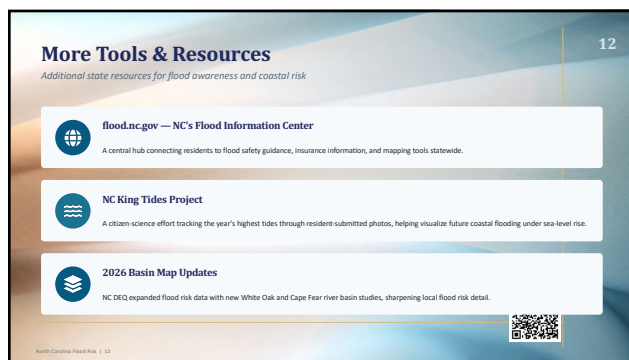
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Future of Mapping

TMAC 2023 Recommendations

Recommendation

TMAC Topic 1 Recommend a new definition for the SFHA

AR-45 FEMA should develop two new flood hazard areas:

- New Special Flood Hazard Area (SFHA) – to be used for determining mandatory purchase requirements more confidently based on existing conditions.
- New Flood-Prone Area (FPA) – to be used for floodplain management requirements based on future conditions

AR-46 FEMA should develop new Special Flood Hazard Areas (SFHAs) based on the existing 1% annual-chance flood at the 95% confidence limit, not the median (50% confidence limit), as is currently done.

AR-47 FEMA should require new Flood-Prone Areas (FPAs), used for floodplain management, to be based on 1% annual-chance future conditions (including land use and climate change) at the 95% confidence limit.

AR-48 FEMA should develop 0.2% annual-chance flood estimates for existing conditions at the 95% confidence limit and evaluate the need for a future condition equivalent.

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Know Your Risk Before the Water Rises

- Flood risk in NC extends well beyond FEMA's mapped zones — flash floods, tropical storms, and mountain flooding all matter.
- FRIS (fris.nc.gov) gives any address a free, detailed flood risk lookup, backed by the state's latest models.
- FIMAN adds real-time gauges and alerts so you know what's happening during a storm, not just the historical odds.
- flood.nc.gov ties it all together — start there to find the right tool for your question.

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What is Meant by Pre-FIRM & Post-FIRM?

A building is **Pre-FIRM** if it was built **before** the date of your community's first FIRM or 12/31/1974. If built after that date, a building is **Post-FIRM**. Improvements or repairs to Pre-FIRM buildings may require permits.

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What is an Insurable Building?

To be insurable, a building must be:

- Walled and roofed
 - 2 rigid exterior walls and a roof
- Principally above ground
 - 51% or more of the actual cash value of the building must be above ground
- Affixed to a permanent foundation site
 - And, if mobile home located in SFHA, anchored to resist flotation, collapse and lateral movement

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Coverage Limitations

- Emergency Program
- Regular Program

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Coverages Limits—Emergency Program

Building Occupancy	Building Coverage	Contents Coverage
Single-Family Dwelling		
Single-Family Home	\$35,000 ¹³	\$10,000
Residential Manufactured/Mobile Home	\$35,000 ¹³	\$10,000
Residential Unit¹⁴		
Residential Condominium Unit (in Residential Building)	\$35,000 ¹³	\$10,000
All Other Building Descriptions	None	\$10,000
Multifamily Building		
Two-to-Four Family Building	\$35,000 ¹³	\$10,000
Other Residential Building	\$100,000 ¹⁵	\$10,000
Non-Residential		
Non-Residential Building	\$100,000 ¹⁵	\$100,000
Non-Residential Manufactured/Mobile Building	\$100,000 ¹⁵	\$100,000
Non-Residential Unit	None	\$100,000

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Coverages Limits- Regular Program

Table 22. Maximum Coverage Limits in the Regular Program

Building Occupancy	Building Coverage	Contents Coverage
Single-Family Dwelling		
Single-Family Home	\$250,000	\$100,000
Residential Manufactured/Mobile Home	\$250,000	\$100,000
Residential Unit ¹		
Residential Condominium Unit (in Residential Building)	\$250,000	\$100,000
All Other Building Descriptions	None	\$100,000
Multifamily Building		
Two-to-Four Family Building	\$250,000	\$100,000
Other Residential Building	\$500,000	\$100,000
Residential Condominium Building		
Residential Condominium Building ²	Not to exceed the lesser of: • The building's replacement cost value; or • Total number of units x \$250,000.	\$100,000
Non-Residential		
Non-Residential Building	\$500,000	\$100,000
Non-Residential Manufactured/Mobile Building	\$500,000	\$100,000
Non-Residential Unit	None	\$100,000

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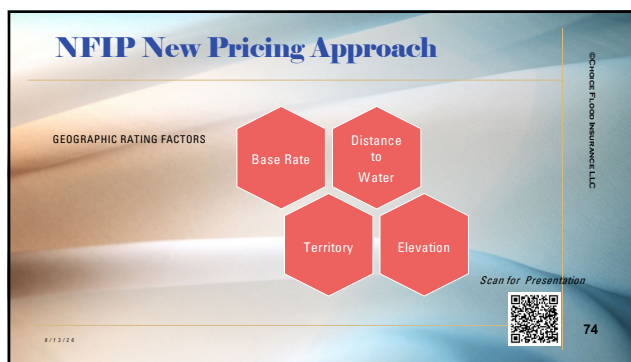
NFIP New Pricing Approach

- Max Rate Single Family is \$12,265
- No Cap under the legacy program
- Concentrated Risk – Lot of Policies and reinsurance available
- Lack of Concentrated Risk – No reinsurance.

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NEW PRICING APPROACH SUMMARY

- Geographic variability can lead to large peril rate differences.
- Mitigation measures reduce overall rates; may not be apparent in premiums due to rate maximums.

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New Pricing Methodology - Agents

- Agents had to touch every single policy in their book
- Defaults applied if agent did not respond
 - MACHINERY AND EQUIPMENT = "NO"
 - APPLIANCES = "NO"

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Calculating Square Footage – RESIDENTIAL

- Confirm Real Estate listings with tax records or appraisals
- Square footage is required for:
 - Total finished living area
 - Attached garage or finished attic converted to living space
- DO NOT include:
 - Finished or unfinished basements;
 - Any garage used solely for parking, storage or building access;
 - Finished or unfinished enclosure area;
 - Porches or decks

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Calculating Square Footage – NOT RESIDENTIAL

- Confirm Real Estate listings with tax records or appraisals
- Square footage is required for:
 - Other residential buildings
 - Non-residential buildings
 - Non-residential units
 - Non-residential manufactured/mobile homes
 - Residential condominium buildings
- INCLUDE stairwells and Elevator Shafts
- DO NOT include mezzanines or basements

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First Floor Height

- Height of the buildings first lowest floor above the adjacent grade
- Two ways to determine first floor height
 - FEMA elevation certificate Section C, Section E or Section H
 - FEMA determined

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Building Occupancy Types

Single Family Dwelling

- Residential dwelling
- One unit only
- Contents considered to be throughout the structure

2-4 Family Dwelling

- Residential unit
- Up to four units per dwelling

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Building Occupancy Types

Other Residential Dwelling

- Residential unit
- More than four units per dwelling
- Hotel or motel stay of six months or more

Non-Residential

- Agricultural structures
- Commercial unit
- Hotel stay of less than six months
- Grain bins

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BUILDER'S RISKS BUILDINGS UNDER CONSTRUCTION

- Not yet walled and roofed, affixed to a permanent site, principally above ground
- Applied deductible is 2 times the post-construction deductible
- Coverage ceases if construction is halted more than 90 days
- Building materials only covered if in an enclosed structure on premise
- Cannot be renewed
- Cannot be assigned or transferred to another party

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MANUFACTURED MOBILE HOMES

- A manufactured mobile home is a structure built on a permanent chassis, transported and anchored to a site, and affixed to a permanent foundation.
- Includes travel trailers without wheels built on a permanent chassis and affixed to a permanent foundation.

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APPURTENANT STRUCTURE

A property requires separate policies with the exception of a detached garage at the described location. This is available under the Dwelling policy only. Appurtenant structures located on the same 10% of total building coverage limit applies to the structure.

- Use of coverage is at the policyholder's option
- May not be used for residential, business or farming purposes



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Additional and Extensions

- The NFIP will insure an addition or extension if it is attached to the building by means of any one of the following:
- A rigid exterior wall
 - A solid, load-bearing interior wall
 - A stairway
 - An elevated walkway
 - A roof
- The insured can opt for getting each addition and extension insured separately.
- Additional and Extensions not consider a primary residence (\$250 surcharge).

NOTE: Additions and extensions attached by means of a common interior wall are always considered part of the building and cannot be insured separately.
 The Application Form for the main building should reference the policy number or quote number for the policy separately insuring the addition or extension.

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Additional and Extensions Example



\$250 Surcharge

Building \$500K x 3 policies = \$1.5M
 Contents \$500K x 3 policies = \$1.5M

Building Was \$250K; NOW \$500K
 Contents \$100K

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Deductibles

Table 24. Deductible Options: Single-Family Home, Residential Manufactured/Mobile Home, Residential Unit, Two-to-Four Family Building

Standard Building Options		Exception Building Options: Pre-FIRM Building Receiving Any Statutory Discount		Contents Options
Building Coverage of \$100,000 or less	Building Coverage over \$100,000	Building Coverage of \$100,000 or less	Building Coverage over \$100,000	Contents Coverage of Any Amount
\$1,000	\$1,250	\$1,500	N/A	\$1,000
\$2,000	\$2,000	\$2,000	\$2,000	\$2,000
\$5,000	\$5,000	\$5,000	\$5,000	\$5,000
\$10,000	\$10,000	\$10,000	\$10,000	\$10,000

Note: For more information on statutory discounts see the Statutory Discounts heading below.

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Deductibles

Table 25. Deductible Options: Other Residential Building, Non-Residential Building, Non-Residential Manufactured/Mobile Building, Non-Residential Unit

Standard Building Options ^{1a}		Exception Building Options: Pre-FIRM Building Receiving Any Statutory Discount ^{1a}		Contents Options
Building Coverage of \$100,000 or less	Building Coverage over \$100,000	Building Coverage of \$100,000 or less	Building Coverage over \$100,000	Contents-Only Coverage
\$1,000 / \$1,000	\$1,250 / \$1,250	\$1,500 / \$1,500	N/A	\$1,000
\$2,000 / \$2,000	\$2,000 / \$2,000	\$2,000 / \$2,000	\$2,000 / \$2,000	\$2,000
\$5,000 / \$5,000	\$5,000 / \$5,000	\$5,000 / \$5,000	\$5,000 / \$5,000	\$5,000
\$10,000 / \$10,000	\$10,000 / \$10,000	\$10,000 / \$10,000	\$10,000 / \$10,000	\$10,000
\$25,000 / \$25,000	\$25,000 / \$25,000	\$25,000 / \$25,000	\$25,000 / \$25,000	\$25,000
\$50,000 / \$50,000	\$50,000 / \$50,000	\$50,000 / \$50,000	\$50,000 / \$50,000	\$50,000

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Deductibles

Table 26. Deductible Options: Residential Condominium Building

Standard Building Options ^{1a}		Exception Building Options: Pre-FIRM Building Receiving Any Statutory Discount ^{1a}	
Building Coverage of \$100,000 or less	Building Coverage over \$100,000	Building Coverage of \$100,000 or less	Building Coverage over \$100,000
\$1,000 / \$1,000	\$1,250 / \$1,250	\$1,500 / \$1,500	N/A
\$2,000 / \$2,000	\$2,000 / \$2,000	\$2,000 / \$2,000	\$2,000 / \$2,000
\$5,000 / \$5,000	\$5,000 / \$5,000	\$5,000 / \$5,000	\$5,000 / \$5,000
\$10,000 / \$10,000	\$10,000 / \$10,000	\$10,000 / \$10,000	\$10,000 / \$10,000
\$25,000 / \$25,000	\$25,000 / \$25,000	\$25,000 / \$25,000	\$25,000 / \$25,000

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Deductibles

- Separate deductible for both building and contents coverage.
- Selecting a higher, optional deductible will lower premiums.
- Check with Mortgage holder first

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RCBAP

- **Replacement Cost (RCV)** must be updated every 3 years
 - Ask if they have a recent appraisal
- **Coinurance Penalty**
 1. Actual amount of insurance carried
RCV x 80%.
 2. Multiply the amount of loss, before application of the deductible, by the percentage above
 3. Subtract the deductible from the figure determined in 2 above.

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Commercial; Non-Residential

- Agent must provide Replacement Cost
- Floodproofing in lieu of elevation, approved floodproofing plan required

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Replacement Cost Value

- Single Family provided by FEMA
- Agent provides RCV
 - Commercial or Non-Residential
 - Condominium
- Ask for recent appraisal?

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Effective Dates

- At LOAN closing: Policy effective immediately
- Required by lender due to **map change**—1 day
- All others—30 days (even for cash purchases)
 - Wildfire Exception

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Newly Purchased within 365 days

- If insured purchased home within the last 365 days:
 - 30-day wait rule applies. Really, 335 days.
 - Let's them assume the glidepath, plus first bump
 - You will need carrier name and policy number

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Elevation Certificate and Instructions 2023 Edition

2023 EDITION

FEMA

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Elevation Certificate

- Not required
- Make sure the address matches
- For insurance purposes, EC age doesn't matter.
- Must be signed and dated

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Elevation Certificate

U.S. DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program

IMPORTANT: MUST FOLLOW THE INSTRUCTIONS ON INSTRUCTION PAGES 1-11
Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

SECTION A - PROPERTY INFORMATION

A1. Building Owner's Name: _____

A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.: _____

City: _____ State: _____ ZIP Code: _____

A3. Property Description (e.g., Lot and Block Numbers or Legal Description) and/or Tax Parcel Number: _____

A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.): _____

A5. Latitude/Longitude: Lat _____ Long _____ Horiz. Datum: ☐ NAD 1927 ☐ NAD 1983 ☐ WGS 84

A6. Attach at least two and when possible four clear color photographs (one for each side) of the building (see Form pages 7 and 8).

A7. Building Diagram Number: _____

FOR INSURANCE COMPANY USE

Policy Number: _____

Company NAIC Number: _____

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Elevation Certificate Section A

Address Information
Lat/Long
Building Diagram
Enclosure Info
Opening Information
Main Building
Attached Garage (not over elevated building)

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Building Diagram Number Changes

Read the instructions and the Diagram *Distinguishing Features*

- Diagram 8 Crawlspace:** If the distance from the crawlspace floor to the top of the next higher floor is more than 5 feet, use Diagram 7.
- Diagram 9 Subgrade Crawlspace:** If the distance from the crawlspace floor to the top of the next higher floor is more than five feet, or the crawlspace floor is more than two feet below the grade [LAG] on all sides, use Diagram 2A or 2B.)

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Elevation Certificate Form

SECTION C – BUILDING ELEVATION INFORMATION (SURVEY REQUIRED)

C1. Building elevations are based on: ☐ Construction Drawings ☐ Building Under Construction ☐ Finished Construction
 "A new Elevation Certificate will be required when construction of the building is complete."

C2. Elevations – Zones A1-A30, AE, AH, AO, A (with BFE), VE, V1-V30, V (with BFE), AR, AR-A, AR-AE, AR-A30, AR-AH, AR-AO, AR-A, Complete Items C2 a-h below according to the Building Diagram specified in Item A7. In Puerto Rico only, enter meters. Benchmark Utilized: _____ Vertical Datum: _____

Indicate elevation datum used for the elevations in Items a) through h) below:
☐ NGVD 1929 ☐ NAVD 1988 ☐ Other: _____

Datum used for building elevations must be the same as that used for the BFE. Conversion factor used? ☐ Yes ☐ No
 If Yes, describe the source of the conversion factor in the Section D Comments area.

a) Top of bottom floor (including basement, crawlspace, or enclosure floor): _____ feet _____ inches ☐ meters ☐ meters

b) Top of the next higher floor (see Instructions): _____ feet _____ inches ☐ meters ☐ meters

c) Bottom or the lowest horizontal structural member (see Instructions): _____ feet _____ inches ☐ meters ☐ meters

d) Attached garage (top of slab): _____ feet _____ inches ☐ meters ☐ meters

e) Lowest elevation of Machinery and Equipment (M&E) servicing the building (Specify top of M&E and location in Section D Comments area): _____ feet _____ inches ☐ meters ☐ meters

f) Lowest Adjacent Grade (LAG) next to building: ☐ Natural ☐ Finished _____ feet _____ inches ☐ meters ☐ meters

g) Highest Adjacent Grade (HAG) next to building: ☐ Natural ☐ Finished _____ feet _____ inches ☐ meters ☐ meters

h) Finished LAG at lowest elevation of attached deck or stairs, including structural support: _____ feet _____ inches ☐ meters ☐ meters

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Elevation Certificate Form

SECTION D – SURVEYOR, ENGINEER, OR ARCHITECT CERTIFICATION

This certification is to be signed and sealed by a duly licensed surveyor, engineer, or architect authorized by state law to certify elevation information. Verify that the information on this Certificate represents your best effort to represent the data available. I understand that any false statement may be punishable by fine or imprisonment under 18 U.S.C. Code, Section 1005.

Have I fully and accurately completed this form? ☐ Yes ☐ No

☐ Check here if attachments and details in the Comments area.

Certifier's Name: _____ License Number: _____
 Title: _____
 Complete Name: _____
 Address: _____
 City: _____ State: _____ ZIP Code: _____
 Telephone: _____ Fax: _____ Email: _____
 Signature: _____ Date: _____ Place Seal/Here

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner. Comments (including source of conversion factor in C2, type of equipment and location per C2.e, and description of any attachments): _____

FEMA Form FF-206-FY-22-102 (formerly 088-0-03) (02/23) Form Page 3 of 5

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Elevation Certificate Form

SECTION H – BUILDING'S FIRST FLOOR HEIGHT INFORMATION FOR ALL ZONES (SURVEY NOT REQUIRED) (FOR INSURANCE PURPOSES ONLY)

The property owner, owner's authorized representative, or flood insurance agent/engineer must complete Section H for all flood zones to determine the building's first floor height for insurance purposes. Sections A, B, and C must also be completed. Check rights to the nearest tenth of a foot (nearest inch of a meter in Puerto Rico). Reference the Foundation Type Diagrams (at the end of Section of Instructions) and the appropriate Building Diagrams at the end of Section I (Instructions) to complete this section.

H1. Provide the height of the top of the floor (as indicated in Foundation Type Diagrams) above the Lowest Adjacent Grade (LAG):
 a) For Building Diagrams 1A, 1B, 3, and 5-A, Top of bottom floor (include above-grade floors only for buildings with _____ feet _____ inches ☐ meters ☐ meters above the LAG
 b) For Building Diagrams 1A, 1B, 3, and 5-A, Top of next higher floor (e.g., the floor above basement, crawlspace, or enclosure floor) is: _____ feet _____ inches ☐ meters ☐ meters above the LAG

H2. Is all Machinery and Equipment servicing the building (as listed in Item H2 Instructions) elevated to or above the floor indicated by the first floor (shown in the Foundation Type Diagrams at the end of Section I Instructions) for the appropriate Building Diagram?
☐ Yes ☐ No

SECTION I – PROPERTY OWNER (OR OWNER'S AUTHORIZED REPRESENTATIVE) CERTIFICATION

I hereby certify that the information provided on this Elevation Certificate is true and correct to the best of my knowledge and belief.

- Use a tape measure
- Signed
- Dated

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Elevation Certificate Resources

- NFIP PRICING APPROACH and Elevation Certificates – Using Section C or E for First Floor Height**

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EC vs NFIP Manual Special Note

Diagram 5: The area below the elevated floor is open, with no obstruction to flow of floodwaters (open lattice work and/or insect screening is permissible).

- NFIP Manual Page 3:18**
- Note:** Enclosures enclosed with insect screening with no additional support, plastic lattice, or wooden or plastic slats or shutters are treated as no enclosure. See Table 10: Elevated Without Enclosure.

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Understanding Mitigation Discounts

- Proper Openings
- Machinery and Equipment
- Community Rating System (separate line item)

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Proper Openings

Proper flood openings (flood vents) in enclosures or crawlspaces allow the hydrostatic flood forces on the walls to equalize and minimize foundation damage to the building. FEMA provides a discount for buildings, in any flood zone, with proper flood openings in enclosures.

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Why flood openings matter?



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Proper Flood Openings Discount Applicability

Below are the foundation types that may be eligible to receive the proper flood openings discount:

- Elevated With Enclosure on Posts, Piles or Piers
- Elevated With Enclosure Not Posts, Piles or Piers (Solid Foundation Walls)
- Crawlspace (Elevated or Non-Elevated Subgrade Crawlspac)

Source: OCTOBER 2021 [RISK RATING 3.0 NFIP PRICING APPROACH NFIP FLOOD INSURANCE MANUAL 3-3](#)

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Proper Flood Openings Discount Requirements

To obtain the proper flood opening discount, all enclosures below the elevated floor must meet the following requirements:

- There must be a minimum of two openings
- two separate exterior walls.
- The bottom of all openings must be no higher than one foot above the higher of the exterior or interior adjacent grade or floor immediately below the openings.
- The openings must have a total net area of not less than one square inch for every one square foot of enclosed area.

For partially subgrade floors, there must be a minimum of two openings positioned on a single exterior wall adjacent to the lowest grade next to the building.

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Machinery and Equipment- Building Only Coverage

If the policyholder purchased building-only coverage, the following M&E must be elevated to receive the discount:

- Central air conditioner (including exterior compressor)
- Furnace
- Heat pump (including exterior compressor)
- Hot water heater
- Elevator machinery and equipment

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Machinery and Equipment- Contents Only Coverage

If the policyholder purchased contents-only coverage, the following appliances must be elevated to receive the discount:

- Clothes washers and dryers
- Food freezers

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Machinery and Equipment

Table 17. M&E Location for Discount Eligibility*

Diagram Showing Location	Guidance on Location
	Slab on Grade (Non-Elevated) • One floor: Elevated at least to the height of the attic. <i>Note:</i> Documentation, such as a photograph, must be in the policy file to support the M&E discount. • More than one floor: Elevated to at least within a foot of the height of the second floor or higher.

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Slab on Grade update 10/1/2025

Machinery and Equipment Above First Floor: Added guidance to have Machinery and Equipment (M&E) servicing the building, inside or outside the building, elevated to at least within a foot of the elevation of the floor above the building's first floor.

- Alternately, the M&E may be elevated to the BFE. An EC or other documentation that demonstrates the M&E is at or above the BFE is required. If the building is under construction, the M&E must be permanently installed in its proper location to receive the discount. *Page 3.27*
- ***For a Slab on Grade:** *Note:* Documentation, such as a photograph, must be in the file to support the M&E discount. *Page 3.29*
- Added solar battery elements to the list of M&E that must be elevated to receive the discount. *Page 3.28*

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Machinery and Equipment

Basement (Non-Elevated)

- Elevated to **at least within a foot** of the height of the floor above the basement or higher.

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M/E Location

Elevated Without Enclosure on Posts, Piles or Piers

- Elevated to **at least within a foot** of the height of the lowest elevated floor or higher.

Elevated With Enclosure on Posts, Piles or Piers

- Elevated to **at least within a foot** of the height of the lowest elevated floor or higher.

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M/E Location

Diagram Showing Location	Guidance on Location
	Elevated With Enclosure Not Posts, Piles or Piers • Elevated to at least within a foot of the height of the lowest elevated floor or higher.
	Crawlspace (Elevated or Non-Elevated Subgrade Crawlspace) • Elevated to at least within a foot of the height of the floor above the crawlspace or higher.

*Note: Alternately, the M&E may be elevated to the BFE. An EC or other documentation that demonstrates the M&E is at or above the BFE is required.

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Elevators



Vents required in A-Zones or Breakaway walls in V-Zones

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Generators

19 Identification of Building Equipment, Appliances, Electronics, and Mechanicals

The NFIP requires the adjuster to provide identifying information (manufacturer, model and serial number, and whenever possible, capacity, etc.) on major building equipment such as furnaces, central air conditioning units, and major appliances such as refrigerators, washers, dryers, televisions, etc.

The adjuster must provide available identifying information on all covered flood damaged appliances, electronics, and mechanical devices to include the make, model number, and serial number, and include a photograph of any identifying tag or labeling. If this information is not available, or not available, the adjuster should document the items with a detailed description and explanation in the narrative report.

As conditioning condensers and solar panels are covered even if fast apart from the insured building, the NFIP does not cover other equipment, like generators, or compressors, and substation transformers owned by the policyholder that may serve the insured building unless the equipment is hard-wired and an insured building as defined in the NFIP L&A or is a building physically attached to the covered structure by means of a qualifying addition or extension and is a permanent part of the building or the detached location on principal property. Generators and other such equipment in a basement are not covered.

See Figure 44 for an example of a non-covered generator. It is not a building as defined in the NFIP. See Figure 45 for an example of an attached utility shed. A generator is covered under building when it is hard-wired to the building's electrical system, is installed within an area of the insured building, such as an attached utility shed or close, or within an NFIP-covered porch or detached NFIP-eligible garage.

Figure 44 Non-Covered Generator

Photograph credit: FEMA

Figure 45 Attached Utility Shed

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Building Under Construction

- If a building under construction, alteration, or repair does not have at least two rigid exterior walls and a fully-secured roof at the time of loss, then the deductible amount will be two times the deductible that would otherwise apply to a completed building.
- No interruption or stoppages for more than 90 days
 - If this occurs policy has to be canceled, **Reason Code 01** to receive a **pro-rata refund** for the remainder of the policy term.
 - When construction resumes, it can be rewritten as new business.
- When the construction is complete, then the policy must be **endorsed** to reflect that the building is **no longer under construction** and update any other rating variables as needed.
- An **Elevation Certificate** will be available.

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Substantial Improvement Determination

- When a building has been substantially improved, the agent must confirm if a local community official has declared the building substantially improved.
- The Application Form must report both the original date of construction and the substantial improvement date.
- The NFIP will use the substantial improvement date for policy coverage and rating purposes.

Homeowners may be confused between their opinion, and what is defined as a substantial improvement, by the NFIP.

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Glidepath Discount

- Applied to:
 - For Newly mapped,
 - Pre-FIRM and
 - grandfathered (legacy policies),
- Rates capped at 18% primary residential; 25% for non-primary, SRL and non-residential
- If the policies lapses, discount goes way. Policy goes to full-risk rate

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CAP Increase Explained

LIMITS INCREASE TO 18%	25% ANNUAL INCREASE
- Individual premium increases - Includes reserve fund fee - Does not include: - HFIAA surcharge - Federal Policy Fee	- Pre-FIRM in Special Flood Hazard Areas: - Non-primary residences - Business Properties - Severe Rep. Loss Properties - Substantially Damaged - Substantially Improved

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Policy Lapsed – No longer eligible for the Pre-FIRM discount

- If a prior NFIP policy for the building in the current applicant's name received a Pre-FIRM discount and lapsed on or after April 1, 2016, then the policyholder is no longer eligible for a Pre-FIRM discount on the previously covered building.
- This applies if any of the applicants for the new policy was either a policyholder named on the expired or canceled policy or had an ownership interest in the building at the time of cancellation or expiration.

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Policy Lapsed – Retains eligibility for the Pre-FIRM discount

Policyholder retains eligibility for a Pre-FIRM discount on the previously covered property if either:

Policy Lapse occurred because

- no longer subject to the requirement (such as they paid off the mortgage, the property was remapped out of an SFHA, or the lender no longer required the coverage, etc.)²¹; or
- property was in a community suspended from the NFIP and the policyholder reinstated the policy within 180 days of the community's reinstatement as a participating NFIP community.

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Community Rating System Discounts

- Communities No Longer listed in the manual - google NFIP Community Status book
- Changes October and April every year
- Discount no showing on the policy
 - Flagged by National Violation Tracker
 - Max Rate

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National Violation Tracker

An inventory of all previous minus-rated policies from PIVOT:

- Post-FIRM minus-rated policies listed in PIVOT as of September 30, 2021, for both CRS and non-CRS communities, are included in the NVT. For the minus rated policy buildings in A/V zones with only elevators below the BFE and all other machinery and equipment above the BFE were not included in NVT.

PVs identified during Letter of Map Change (LOMC) application reviews:

The data in the NVT includes historic and ongoing PVs identified by FEMA's contractors during the review of LOMC requests and approved by HQ FPMD prior to issuance of PV memos.

Contractor-developed CRS annual Elevation Certificate (EC) recertification reviews:

The NVT includes PVs

- identified based on submitted EC data during CRS annual EC reviews, Regional Floodplain Management and Insurance Branch and state NFIP compliance work, including
- CAVs/CACs, General Technical Assistance and other engagements: The NVT includes existing violation data from several regions that provided their historic CAV/CAC findings.

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HFIAA Surcharges

The surcharge does apply to all other SFIPs, including those for buildings rated under the Emergency Program, Mortgage Portfolio Protection Program (MPPP), Provisional Rating, and Tentative Rating except GROUP Policies.

The insurer must validate primary residence eligibility before applying the \$25 HFIAA surcharge

Class	Surcharge
Primary Residential: single-family and individual condominium units	\$25
Non-Primary Residential: single-family and individual condominium units, includes SF additions and extensions, detached garages	\$250
Multifamily Residential: condominium and other buildings	\$250
Non-Residential	\$250

Applies to a renter's contents-only policy based on the policyholder's occupancy of the building or unit.

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Primary Residence

- A Single Family dwelling that will be lived in for 50 percent or more of the year.

Loss settlement Impact

- named insured or
- named insured's spouse.

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Primary Residence Perimeters

- One address per policyholder and,
- One policy with building coverage per address may be claimed as a primary residence

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Exception to Primary Residence

- (1) Active-duty military personnel who are deployed for 50 percent or more of the policy year in compliance with military orders;
- (2) Policyholders displaced from a primary residence and living in a temporary residence due to:
 - a federally declared disaster or
 - a loss event on the primary residence claimed on any line of insurance for 50 percent or more of the policy year; or
- (3) Policyholders who are absent from a primary residence for 50 percent or more of the policy year due to:
 - routine business travel;
 - Hospitalizations; and/or
 - vacation

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Primary Residence Verification

- To maintain the primary residence Pre-FIRM subsidized rate, you or your agent must submit one of the following:
 - Driver's license;
 - Automobile registration;
 - Proof of insurance for a vehicle;
 - Voter's registration;
 - Documents showing where children attend school; or
 - Homestead Tax Credit Form for Primary Residence
- Failure to provide within 30 days request:
 - your policy will be rated as a "non-primary residence" renewal premium is subject to 25% annual increases until full-risk rate achieved.

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Primary Residence and Trusts

- BENEFICIARY OF THE TRUST IS using the building as a primary residence,
- OBTAIN documentation that the person using the home as a primary residence is a beneficiary of the trust named as the policyholder (CERTIFICATE OF TRUST).

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Non-Primary Residence

- Non-Primary insured under a separate policy:
- detached structures, at the same address, as a primary residence
- detached garage or
- guest house,
- additions and extensions to a primary residence
- CONDOMINIUMS BUILDINGS (RCBAP)

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Federal Policy Fee

Table 33. Federal Policy Fee

Building Occupancy	Federal Policy Fee Amount
• Single-Family Home • Residential Manufactured/Mobile Home • Residential Unit • Two-to-Four Family Building	\$47
• Other Residential Building • Non-Residential Building • Non-Residential Manufactured/Mobile Building • Non-Residential Unit	\$47
Residential Condominium Building	Units 1-20 \$47 per unit
	Units 21-40 \$20 per unit
	Units 41-100 \$10 per unit
	Units 101+ \$2 per unit

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Reserved Fund Fee Assessment

- 18% on all Policies
- percentage of the Discounted Premium (excluding the Federal Policy Fee, HFIAA surcharge, and probation surcharge)

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Probation Surcharge

- \$50 fee for communities who are not enforcing their ordinance

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"Business" Defined

- For rating purposes:
- a business property means a building where a licensed commercial enterprise is carried out to generate income and coverage is for one of the following:
 - A building not used for habitation or residential uses.
 - A building used as an office, retail space, wholesale space, factory, hospitality space, or for similar uses; or
 - A mixed-use building in which the total floor area devoted to non-residential uses is:
 - 50 percent or more of the total floor area within the building, if a single family building; or
 - 25 percent or more of the total floor area within the building for all other buildings.

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Increase Cost of Compliance (ICC)

- Floodproofing
- Relocation
- Elevation
- Demolition

Up to \$30,000
Available If structure is declared substantially damaged

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Increase Cost of Compliance (ICC)

- Part of the claims process and handled by the adjuster
- Letter from the community declaring the structure "substantially damaged," per the community flood ordinance.
- Up to \$30K available; total of building claim plus ICC not to exceed \$250K

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Flood Application is non-binding

- Buyer buys a policy at closing based on agent quote of \$2,500.
- Three weeks after closing company paid, insured was notified there is a mistake. Please send us another \$9,000. Total Annual Premium \$11,500.

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Endorsements – some examples

Submit endorsements timely – Protect E&O exposure

- Money endorsements
 - Increase/decrease/add coverage
 - RCV
 - Deductible changes
 - Commission charge backs
- Non-money endorsements
 - Name change
 - Address change

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Policy Assignments

- Provides for continuous coverage
- Current policy holder can transfer docs (e.g., elevation certificate, etc.)
- Glidepath Rates retained
- All paperwork must be signed before closing

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Insufficient Premium (Reformation)

Type of Premium-Bearing Endorsement	Procedure if Premium is Insufficient
Elective Endorsement Including but not limited to: Coverage or deductible change	• If the insurer receives payment but less than the full amount due to purchase the endorsement requested, it must proceed with endorsing the policy to the amount of coverage that the premium received can purchase after deducting the costs of all applicable fees and surcharges. • If the insurer receives no payment, the endorsement is nullified.
Required Endorsement Including but not limited to: Rating adjustment, rating correction, rate category change	• If the insurer receives no payment or a payment less than the full amount due, see the applicable procedures under the Reformation Due to Insufficient Premium or Rating Information heading in Section 2: Before You Start. The insurer must process the endorsement to correct the rating and reform the policy by reducing coverage to the amount that the premium received can purchase.

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Renewals – Plan ahead

- 30-day wait applies for increase in coverage beyond Option B offer
- Does RCV need to be updated?
- Offer coverage increases or excess coverage

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Insureds' Renewal Options

The insurer may present the payor with two coverage options:

- Option A – Renewing for the Same Amounts of Insurance: This option provides the current amounts of insurance and applicable deductibles.
- Option B – Renewing for Higher Amounts of Insurance: This option provides an inflation option of 10 percent for building coverage and 5 percent for contents coverage with applicable deductibles.
- The amount of insurance offered cannot exceed the maximum limits.
- The minimum deductible may change based on the amount of insurance offered at renewal.

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Cancellations – 15 Reasons only

- No Insurable Interest
- Establish a common Effective Date
- Duplicate Coverage
- Not Eligible for Coverage
- Lender No Longer Requires Insurance
- Invalid Payment or Fraud
- Other Factors (SRL wrong carrier, prior to effect date, etc.)

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How to request Claims data?

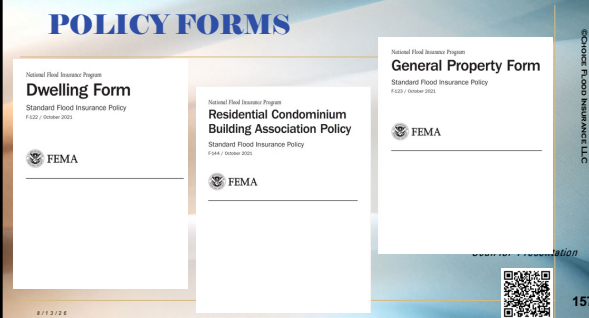
- PROPERTY OWNER MUST INITIATE
- 1-877-336-2627
- Email: FEMAMapSpecialist@riskmapcds.com



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POLICY FORMS



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Claims Process

- FEMA does not hire adjusters, adjusting firms do.
- Customer Service
 - Be empathetic and knowledgeable
 - Be respectful
 - Show willingness to be helpful
 - Be mindful of unconscious bias.



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Agent Touchpoints

Make updates before filing the claim

- Date of Loss
- Verify Contact information, may have changed
 - Contact Name and Secondary Contact
 - Phone Number
 - Email Address
- Verify the Mortgagee Information
- Notes: How high did the water get inside the building?
- What damage occurred? Encourage photos or videos
- Have the insured save "samples," note make model and serial numbers of Damaged appliances

Follow up



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Mortgagee Clause

- Mortgagee's interest is protected
- Confirm lienholder information
- Notify the carrier of any additional lienholders
- Does not apply to Coverage C (Other Coverages) or Coverage D (ICC)



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Photographs

- Photograph the address of the building
- Photograph the building damage in the same order of the scope
- Take meaningful photographs - damage and non-damage
- Single wide-angle view if adequate; others require multiple views with close-up photographs
- Address content damage the same way
- Take the proper number of photos to support the written scope of loss and/or denial recommendations



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Replacement Cost Loss Settlement

RCV – The cost to replace damaged items using similar materials and construction without a deduction for depreciation

- Must be a **SINGLE FAMILY** dwellings
- PRINCIPAL RESIDENCE** at the time of loss meaning Insured OR insureds spouse lives there 80% of the time. Different from PRIMARY residence.
- INSURANCE COVERAGE** is 80% or more of the full replacement cost or the maximum coverage available

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BUILDING COVERAGE

The following items of property are covered Under Building Coverage A only:

- Awnings and canopies
- Blinds
- Built-in dishwashers and microwave ovens
- Carpet permanently installed over unfinished flooring
- Central air conditioners
- Elevator equipment
- Fire sprinkler system
- Walk-in freezers
- Furnaces and radiators
- Garbage disposal units



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BUILDING COVERAGE (Continued)

- Hot water heaters, including solar water heaters
- Light fixtures
- Outdoor antennas and aerials fastened to buildings
- Permanently installed cupboards, bookcases, cabinets, paneling and wallpaper
- Plumbing
- Pumps and machinery for operating pumps
- Ranges, cooking stoves and ovens
- Refrigerators
- Wall mirrors, permanently installed



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CONTENTS COVERAGE

- Contents must be located in an eligible structure, with at least 2 rigid walls, and a roof.
- Contents in the open are not covered.
- If building is under construction, contents must be secured to resist flotation.

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PERSONAL PROPERTY RESTRICTIONS

Personal property located in:

- An enclosure of an **elevated post-FIRM building** located in a SFHA (zones A1-A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1-A-30, V1-V30 or VE)
- OR** in
- A **basement, regardless of the zone.**

Coverage is limited to the following items:

- Air conditioning units, portable or window
- Clothes washers and dryers
- Food freezers, other than walk-in, and food in any freezer



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PERSONAL PROPERTY RESTRICTIONS

Personal property located in:

- An enclosure of an **elevated pre-FIRM building** located in **SFHA zones A1-A30, AE, AH, AR, AR/A, AR/AE, AR/AH, AR/A1-A-30, V1-V30 or VE**
- OR** in
- An enclosure in **SFHA zones A, A0, A99 or V, regardless of pre or post FIRM**
- OR** in
- An enclosure in **non-SFHA (B,C,X), regardless of pre or post FIRM**

Full contents coverage is provided.

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Claims Exclusions

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

- The pressure or weight of ice
- Freezing or thawing
- Rain, snow, sleet, hail, or water spray
- Water, moisture, mildew, or mold that results primarily from any condition:
 - a. Substantially confined to the dwelling; or
 - b. That is within your control, including but not limited to:

Failure to inspect and maintain the property after a flood recedes

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PERSONAL PROPERTY CONTENTS COVERAGE

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

- a. Air conditioning units, portable or window type
- b. Carpets, not permanently installed, over unfinished flooring
- c. Carpets over finished flooring
- d. Clothes washers and dryers
- e. "Cook-out" grills
- f. Freezers, other than walk-in, and food in any freezers, microwave ovens and portable dishwashers

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Loss Settlement - Replacement Cost

RCV – The cost to replace damaged items using similar materials and construction without a deduction for depreciation

- ❑ Must be a **SINGLE FAMILY** dwellings
- ❑ **PRINCIPAL RESIDENCE** at the time of loss meaning Insured OR insureds spouse lives there 80% of the time. Different from PRIMARY residence.
- ❑ **INSURANCE COVERAGE** is 80% or more of the full replacement cost or the maximum coverage available

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Loss Settlement – Actual Cash Value

Actual Cash Value

- Non-PRINCIPAL Residence
- Non-Primary Residence
- ALL Contents

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Loss Avoidance – No Deductible

The following items are considered covered flood loss avoidance expenses. To ensure eligibility, keep copies of all receipts for submission to your insurance agent, flood insurer, or adjuster.

- Water pumps**
Pumps are instrumental in moving water and other liquids away from the home, limiting damage.
- Plastic Sheeting and Lumber**
These materials used in connection with flood loss avoidance measures are covered.
- Sandbags**
Sandbags and the sand to fill them are covered. They become heavier when saturated, providing protection for your property.
- Fill to Create Temporary Levees**
This covered flood loss avoidance method is effective at diverting the flow of water from your property and belongings.
- Labor**
You may claim labor at the federal minimum wage, including your own or a family member's. You can also request reimbursement for work performed by a professional.
- Moving and Storage Expenses**
If you move personal property, it must be placed in a fully enclosed building or otherwise protected from the elements. Property removed is covered by your flood policy for 45 consecutive days from the date the move begins.

Any property removed, including a movable home that meets the definition of a building in the flood policy, must be placed above ground level or outside of a high-risk flood zone.

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Does not count as a claim

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Loss Avoidance Claims Numbers

From September 2014-2024
2307 Claims Paid

Total paid **\$1,382,255**

CHECK THE NFIP CLAIMS MANUAL FOR ELIGIBLE ITEMS

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October 1, 2025 Program changes

- **Square Footage:** For all Building Occupancies, 99999 is not a valid value. For Single-Family Homes with square footage greater than 15,000 square feet, the insurer must have documentation in the policy files that supports the building square footage. Page 3.33
- Added additional guidance for a stem wall foundation in Table 8. Page 3.16
- Incorporated guidance on how to determine the foundation type of the building in Table 8. Page 3.16
- Inserted a note for elevated buildings that coverage limitations may apply. Page 3.17
- Added additional guidance for elevated buildings with Posts, Piles, or Piers. Page 3.17
- Added guidance to the building indicators for multi-floor buildings in Table 12. Foundation Type – Elevated with Enclosure Not on Posts, Piles, or Piers (Solid Foundation Walls). Page 3.20
- Added guidance to Table 14. First Floor Height Measurement by Foundation Type indicating when supporting documentation is needed. Pages 3.21 and 3.22
- Elevation Certificate/Land Survey: Added guidance to truncate the elevations used from the Elevation Certificate. 3.23

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October 1, 2025 Program changes

- **Number of Floors in the Building:** For the following Building Occupancies, the insurer must have documentation in the policy file that supports the number of floors if greater than listed below:
 - Single-Family Home and Two-to-Four Family Building, more than 5 floors
 - Residential Manufactured/Mobile Home and Non-Residential Manufactured/Mobile Building, more than 3 floors
 - Other Residential Building, Residential Condo Association, Residential Unit, Non-Residential Building and Non-Residential Unit, more than 100 floors.
- **Note:** 99999 is not a valid value for the number of floors. Page 3.42

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Excess Flood

- Coverage above the NFIP max of \$250,000 residential or \$500,000 commercial.
- Private carrier
- Make the offer
- Keep signed waivers on file

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Private Flood

- Insurer chooses what they want to insure!
- Some may have restrictions on limitations on:
 - No historic structures
 - No pile structures
 - No mobile homes
 - No townhomes
 - Distance to water
 - Building under Construction

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Marketing Flood Insurance

- Offer everyone flood insurance or partner with someone
- Get signed waiver of they decline

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Flood Insurance Waiver

- Declining the offer to purchase flood Insurance
- Declining forms of basic coverage, e.g., contents
- Declining Excess Flood Coverage. or
- Coverage limits, if under RCV
- Condo Unit owners flood policy
- Moving from NFIP to Private insured acknowledging they can lose their glidepath
- Cancellation Waiver – required by FEMA when cancelling an NFIP policy

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Disaster Assistance

- Designed for structures that were not required through the Mandatory Purchase Act to obtain flood insurance;
- Requires Presidential declaration;
- Awarded in less than 50% of occurrences;
- Typical assistance is a low interest loan;
- Duration for 30 years for SBA;
- Must obtain flood insurance policy before disaster assistance payment is paid.

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Community Actions & Impacts

- Flood hazard awareness activities
- Promoting Flood Insurance
- Community Rating System
- National Violations Tracker Corrections or Validation

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Building/Zoning and Floodplain Management Codes/Regulations

- National Standards – one size fits all NOT
- Height Restrictions –
 - Leads to flatter roofs and/or replacement structures less (square footage, value)
 - Compromises aesthetics over safety and resiliency
- Minimum Floodplain Management Codes don't minimize flooding – last update 1989

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High Insurance Premiums & Disasters

- Takes money out of the local economy
- Affects the entire community
 - Tax base
 - Abandon structures
- Small Businesses
 - 40% failure rate. Small businesses fail to plan
 - Underinsured

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Paradise Lost

Before Hurricane Michael struck, FEMA maps showed more than 200 homes in Mexico Beach, Florida, were in a zone considered to have minimal flood risk (gray on the map). About 80 percent of those homes were either destroyed or severely damaged by Michael's storm surge.

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FEMA MITIGATION GRANTS

- PRESIDENTIALLY DECLARED DISASTER**
 - BUY OUT – MUST REMAIN OPEN SPACE
 - ELEVATION
 - DEMO-REBUILD

PLUS
 ICC up to \$30K for policy holders, not to exceed \$250k.
 No duplication of benefits

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How much does elevation cost?



**Approx. \$15.00-\$18.00
 per square foot plus new
 foundation**

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Drying Mitigation and Cleaning – FEMA-Approved Drying Methods

The estimate provided by the assigned adjuster will account for structural drying based on one of the following three methods.

Method 1: Square-Foot Method.

- Used if a policyholder does not hire a professional service to perform structural drying.
- Method 1 is a per square foot allowance estimated by the adjuster.
- This allowance takes into consideration the usage and cost of the policyholder's time and equipment—operating buildings' HVAC system, electricity, or fuel for additional utilities and appliances used for drying the building.
- The cost for purchasing tools or drying equipment after a flood is not covered.

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FEMA-Approved Drying Methods Method 2: Adjuster-Determined Drying Charges

- Applies, if a policyholder hires a professional service to perform structural drying, and the professional service does not provide properly completed drying logs.
- Refer to the "Required Documentation for Incurred Cost" section of the bulletin to reference the eight required elements of a properly completed drying log.
- When addressing method 2, the cost for drying will be addressed based on the necessary amount of air mover and dehumidifiers rather than a per square foot allowance.
- Air movers will be estimated based on 1 air mover per 200-400 square feet for 3 days.
 - Example: A 250-square-foot room will have 1 air mover for 3 days for an estimated total of 3 air movers.
- Dehumidifiers will be estimated based on 1 dehumidifier per 1,500 square feet for 3 days.
 - Example: A 3,000-square-foot home will have 2 dehumidifiers for 3 days for an estimated total of 6 dehumidifiers.

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FEMA-Approved Drying Methods Method 3: Drying Invoice with a Properly Completed Drying Log

- Used when a policyholder hires a professional service to perform the structural drying AND the professional service provides all properly completed documentation to validate the charges.
- When estimating based on method 3, the adjuster's estimate will include all air movers and dehumidifiers based on the contractor's estimate.

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Drying Mitigation and Cleaning Requiring Additional Documentation

The following items are not covered when listed on a contractor's estimate as separate charges.

- These charges, when necessary, should be taken into consideration when the contractor provides their cost for material removal, cleaning, or mildewcide application. These items should be included within the line-item unit pricing of each item.
 - Generators
 - Negative air movers
 - Air filtering equipment
 - Personal protective equipment
 - Any other equipment and associated labor

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Drying Mitigation and Cleaning Requiring Additional Documentation

- **Cost to clean, sanitize, or maintain equipment after usage**
- **Travel fees**
- **Supervision fees**
- **Cleaning technician fees**
- **Sealers and Preservatives**
 - Only allowed when there is documentation the sealer or preservative was applied before the loss and damaged during the loss.
 - The application of sealers after a flood for odor control or prevention of future damage is considered **Scan for Presentation** and is not covered.



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Drying Mitigation and Cleaning Requiring Additional Documentation

- **Water Extraction**
 - The pumping out of standing water in a home may be covered if documentation is provided to show standing water in the home and evidence the water would not naturally drain from the building.
 - Charges to extract water from material to aid in the removal process are not covered.
- **Temporary Power**
 - When an insured building's electrical system is inoperable, additional charges for temporary power (generators) are not covered.
 - If a building's electrical system is operable but is not sufficient to power the necessary desiccant dehumidifiers, additional charges for generators may be covered if the capacity of the dehumidifiers is validated and **Scan for Presentation** completed drying logs are provided. This scenario is typically rare, hence commercial claims.



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Drying Mitigation and Cleaning Requiring Additional Documentation

- **Overhead and Profit**
 - Is not covered unless a properly completed drying log is submitted, and it is reasonable that the contractor's responsibility and oversight were necessary and documented.
- **Equipment Set Up, Take Down, and Monitoring.**
 - Can only be allowed when incurred and supported by properly completed drying logs.
- **After Hours Service Charge / Emergency Service Call**
 - Can only be allowed when the drying log or activity log provided by the contractor supports the **Scan for Presentation** assessment was performed after hours. These charges must be reasonable and customary.



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Drying Mitigation and Cleaning Requiring Additional Documentation

- **Testing for Pollutants**
 - Covered when a state or local law or ordinance requires testing prior to performing work. A copy of the specific state or local law or ordinance must be included in the claim file as supporting documentation. 9
- **Containment Barriers**
 - Typically used to prevent chemicals, contaminants, and other construction debris from affecting undamaged areas of the insured property. These charges are only covered when utilized over existing interior wall or door openings, or over porous or poorly sealed interior doors, but not over an exterior door or window opening.
- **Air Lock Chamber**
 - Typically used to isolate a specific building material for structural drying when it takes significantly longer to dry than the rest of the affected area. These charges should be validated by comparing the daily moisture readings and **Scan for Presentation** affected material shown on the drying log.



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Drying Mitigation and Cleaning Requiring Additional Documentation

- **Bagging Items**
 - Only allowed when incurred and documentation is provided to show the debris was bagged.
 - Photos showing the bagging taking place and what is inside the bags must be provided.
- **Contents Manipulation.** The policy must include personal property coverage.
 - No duplication of benefits. Cannot address manipulation of personal property items that are also being claimed for replacement under personal property coverage.
 - Covered contents manipulation charges must be necessary to facilitate covered repairs to the insured building.
 - Charges for pack-out or off-site storage for personal property is not covered under the SFIP.
 - Covered contents must remain in the insured building. They may be moved to a different room, but not outside the footprint of the insured building.
 - Only personal property items covered under the policy may be moved.



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Drying Mitigation and Cleaning Payment

All claim payments are made to the policyholder and any listed entity having a financial interest in the insured property.

- **Assignment of benefits (AOB) is not allowed.**
- **Responsibility of the policyholder after claim payments are disbursed.**
 - Handling of claim payments and submitting documentation to adjuster;
 - Hiring a contractor;
 - Obtaining a permit for repairs or reconstruction;
 - Paying the contractor for mitigation;
 - Perform repairs and mitigate further damage, etc.



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Mitigation Drying - Key Takeaways

- Drying: This is the joists, studs, and sheathing (when necessary).
- It does not pay for drying the drywall or insulation more than 1-2 feet above flood watermark.
- It does not pay to dry the upper cabinets if they were not in flood water.
- It does not pay for any drying that starts BEFORE the flood damaged interior finishes are removed. For example, the drying of the studs cannot be started until wet drywall is on them, because the air won't reach them.
- Drying typically takes 3-5 days after all the wet drywall has been removed.
- Can't clean air, no duct cleaning. The air was not DIRECTLY damaged.
- The NFIP covers the use of fans and dehumidifiers. It does not pay to clean the air. It will not pay for the use of HEPA vacuums, HEPA filters, negative air scrubbers, and the like. A further explanation is in memo W-13025a.
- The NFIP does not pay for PPE equipment or related tools. These items should be included within the line-item unit pricing of each item.
- Contents manipulation is usually not going to be used because the NFIP pays for the flood damaged contents to be thrown away (see contents coverage).
- If the contents aren't damaged from flood water enough to be thrown away, then the drying of contents is paid on a piece-by-piece basis at the content's estimate.
- If there is no contents coverage on the policy, the policy will not pay to dry the contents that are in the risk.
- **CONSUMER WARNING:** Most Mitigation companies will draft the contract to include repair and reconstruction costs.

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After the next disaster will your community be ready?




You get to choose today

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Action items for Communities

- Scope the REAL Flood Hazard beyond the FEMA Maps
 - Storm water/Drainage
 - Sea Level Rise
- JOIN CRS
- Update and Implement the Mitigation Plans
- Update local codes and ordinances
- Seek public input
- Ask for help from professional insurance agents and Realtors

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Office of the Flood Insurance Advocate



- HFIAA Created the office
- Annual Report
- When you need FEMA's help

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The Future...Rule making

Eliminate the 'one size fits all' coverage for policyholders that has been in place for 50 years.

- Possible 4th SFIP form—the "Homeowner Flood Form"
 - proposed to supersede the existing Dwelling Form
 - designed to align more closely with property casualty homeowners' insurance policies
 - expand their coverage and therefore increase their policy's flood risk exposure
 - purchase the basement coverage endorsement (higher premium)
 - purchase the actual cash value endorsement (lower premium)

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FEMA Review Council Final Report | May 2026

A strategic overview of flood insurance reform priorities for insurance professionals and policymakers

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Five Reform Pillars

I	II	III	IV	V
Financial Sustainability	Private Market Expansion	Flood Risk Modernization	Mitigation & Resilience	Administrative Efficiency
Actuarially sound pricing & debt reduction	Gradual transition & consumer marketplace	Updated maps & better risk communication	Repetitive-loss focus & risk investment	WYO review & private-sector involvement

Source: FEMA Review Council Final Report, May 2026

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II. Expand Private Flood Insurance Participation

REFORM PRIORITY II

A. Gradual Market Transition	B. Voluntary 'Take-Out' Program	C. National Flood Marketplace
- Shift insurance responsibility to private carriers - Encourage competition and innovation - Expand consumer choice beyond NFIP	- Allow qualifying NFIP policies to move to private carriers - Use incentives to drive policy movement - Engage state regulators in transfers	- Compare NFIP vs. private options side-by-side - Transparent pricing and coverage alternatives - Works like today's homeowners marketplace

Most significant agent opportunity: The proposed national marketplace could transform how consumers shop for flood insurance.

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III. Modernize Flood Risk Assessment

REFORM PRIORITY III

A. Improve Flood Mapping	B. Improve Consumer Risk Awareness
- Accelerate FEMA flood map updates - Better reflect current risk conditions - Incorporate changing development patterns - Integrate latest hazard data and modeling	- Clearer communication of flood exposure - Help property owners understand actual risk - Support more informed insurance decisions - Reduce coverage gaps from underestimated risk

Outdated flood maps are a systemic problem — many properties face risk that current maps don't capture.

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IV–V. Mitigation, Resilience & Administrative Efficiency

IV. Mitigation & Resilience	V. Administrative Efficiency
Prioritize Repetitive-Loss Properties - Direct mitigation resources to highest-claim properties - Reduce future claim frequency and severity - Improve long-term program sustainability Encourage Risk Reduction Investments - Elevation, floodproofing, and acquisitions - Reward communities reducing flood risk - Link insurance incentives to mitigation actions	Review WYO Carrier Compensation - Evaluate compensation paid to private carriers - Reduce unnecessary admin expenses - Improve program-wide efficiency Increase Private-Sector Operations - Utilize private market capabilities where practical - Shift FEMA toward oversight vs. operations - Leverage industry expertise and infrastructure

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Key Takeaways

The Review Council's reform priorities

1 Risk-based pricing Move away from subsidized rates toward premiums reflecting actual flood risk	2 More private options Expand private flood insurance options alongside the NFIP
3 Consumer marketplace Create a platform where NFIP and private policies compete side-by-side	4 Updated flood maps Modernize flood maps and improve risk communication to property owners
5 Mitigation emphasis Greater focus on reducing repetitive-loss properties and rewarding resilience	6 Reduced federal operations Lower direct federal involvement; FEMA moves toward oversight role

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Source: FEMA Review Council Final Report, May 2026 | dhs.gov

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IIABA Position on Review Council Report

- Oppose Further reductions in WYO Compensation
- Support the "Continuous Coverage Act" (H.B. 6620)
- Report is nonbinding.
- Implementing large-scale depopulation programs would require statutory changes, including amendments to the National Flood Insurance Act.

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Agent & Product Resources

- Flood Map www.msc.fema.gov
- FloodSmart.gov
 - Social Media Suggestions
 - Videos
 - Handouts
- Dam Easy Flood Barrier Coupon Code "Flood10"

SCAN FOR ADDITIONAL RESOURCES

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Some Claims resources

- **Flooded Homes Cleanup Guidance**
<https://www.epa.gov/flooded-homes>
- **EPA Flood Clean Up Guide Air Quality**
<https://www.epa.gov/sites/default/files/2015-09/documents/floods.pdf>

This is not meant to be a complete list nor should be interpreted as an endorsement by the agency, employees or presenter.

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DAVID STEARRETT & AUSTIN PEREZ

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CONCLUSION

Thank you for the opportunity to share my passion, for flood insurance, with you!

LISA SHARRARD
CHOICE FLOOD INSURANCE LLC
NORTH CAROLINA AGENT WRITING "FLOOD ONLY" NATIONWIDE
lisa@simplyflood.com

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