Access the NFIP Flood Insurance Manual:

- Online at the Flood Insurance Library:

Section 1

**HOW THE NFIP WORKS**
Training Agenda

Things Agents Need to Know

Section 2

MAIN STREET PROPERTIES CASE STUDY
Case Study Facts

Your client is Main Street Properties, Inc., owner of a variety of commercial properties, consisting of the following retail, habitational, office and mixed use buildings:

**About the properties**

- 6-story, 52 unit apartment building (Zone AE)
- 4-unit apartment building (Zone AE)
- 10-story office building (Zone X)
- 1-story retail building (Zone X)
- 12-story boutique hotel (Zone AE)
- 4-story mixed-use building (Zone AE)
  - Restaurant – first floor
  - Apartments – 2nd thru 4th floors

---

Section 3

NFIP COVERAGE FORMS
Standard Flood Insurance Policy (SFIP)
What’s the purpose of the structure?

Provides building and/or personal property coverage for:

- Non-condominium 1-to-4 family dwellings
- Dwelling unit in a residential condominium building
- Residential townhouse/rowhouse
- Mobile Homes/Travel Trailers as dwellings
Provides building and/or personal property coverage for:

- Non-condominium Residential Buildings with 5 or more units
  - Apartment building
  - Co-operative building
  - Dormitory
  - Assisted living facility

- Non-residential Buildings
  - Office building
  - School, Church
  - Factory, Warehouse
  - Agricultural building
  - Restaurant, etc.

General Property Form

Provides building and, if purchased, contents coverage (commonly owned):

- Condominium buildings with 75% or more of total floor area for residential use

- Issued to a residential condominium association

- On behalf of association and unit owners

Residential Condominium Building Association Policy
Preferred Risk Policy (PRP)
Description & Eligibility Requirements

- Lower-cost Standard Flood Insurance Policy (SFIP)
- Uses Dwelling or General Property Forms
  - RCBAP not eligible
- Buildings in B, C, X, A99 and AR zones
  - In regular program communities
  - Must meet eligibility requirements

Not Eligible for PRP, if:
- Any of following exist:**
  - 2 flood claim payments for separate losses, each > $1,000
  - 3 or more flood claim payments for separate losses, regardless of $
  - 2 Federal flood disaster relief payments for separate occurrences, each > $1,000
  - 3 Federal flood disaster relief payments for separate occurrences, regardless of amount
  - 1 flood claim payment and 1 Federal disaster relief payment, each for separate losses and each > $1,000

**During any 10-year period, regardless of change of ownership of the building

Section 4
KEY NFIP TERMS & TOOLS
Defining Pre-FIRM and Post-FIRM

**Pre-FIRM**
Built before initial FIRM or On or before 12/31/1974

**Post-FIRM**
On or After the initial FIRM or After 12/31/1974 . . . whichever is LATER

Full-Risk Rates vs. Subsidized Rates

**Full-Risk Rates**
- Represent the building’s true flood risk.
- Premium reflects the risk assumed by the program and all administrative expenses.
- Takes into account the full range of possible flood losses.

**Subsidized Rates**
- Do not represent the building’s true flood risk.
- Determined with limited underwriting information.
- Discounted rates that have traditionally been available for Pre-FIRM buildings in A or V zones.
Regular vs. Emergency Program

- Regular Program
  - Initial participation phase
  - Limited amount of coverage
  - Flood Hazard Boundary Map (FHB)
- Emergency Program
  - Final phase of participation
  - Full limits of coverage
  - Flood Insurance Rate Map (FIRM)

Base Flood Elevations (BFEs)

BFE = 1% Chance Flood
Section 5
COMMERCIAL PROPERTY & THE NFIP

Building Classifications
- Personal
- Commercial
- Residential
- Non-Residential
Examples of Other Residential

- Apartment building
- Residential Cooperative
- Dormitory
- Assisted living facility
- Mixed-use building
  - Non-residential use limited
  - < 25% of total floor area
- Hotels, motels, tourist homes and rooming houses with:
  - 5 or more units
  - Normal guest occupancy is 6 months or more

Examples of Non-Residential Buildings

Non-Residential Business Definition/Examples

- Retail shop
- Restaurant
- Mercantile building
- Factory
- Warehouse
- Nursing home
- Industrial buildings
- Office buildings
- Hotels/Motels (< 6 months)
- Licensed bed & breakfast
- Commercial garage
- Commercial agricultural building

Non-Residential Business

- Commercial enterprise primarily carried out to generate income and coverage is for:
  - A building designed as a non-habitation building
  - A building designed for use as office, retail, wholesale, hospitality space or for similar uses

Mixed-use building:

- 50% or less of total floor area is devoted to residential use in a single family dwelling
- 75% or less of total floor area is devoted to residential use for all other residential properties
Examples of Non-Residential Buildings

Other Non-Residential Definition/Examples

- House of worship
- Non-profit building
- School
- State & local government building
- Non-commercial farm building
  - Silo
  - Grain bin
- Tools/storage shed
- Garages
- Pool house
- Recreational building

Other Non-Residential

- Subcategory of non-residential buildings
- A non-habitational building that does not qualify as a business or residential building
- A small business cannot use this category
- See examples listed

- Bottom floor retail
- Two floors above are residential
- Is it a residential or non-residential building?
- Non-residential business or Other non-residential?

Mixed-Use Building
• Bottom floor restaurant
• Three floors above are residential
• Is it a residential or non-residential building?
• Non-residential business or Other non-residential?

How much flood insurance coverage is available?

<table>
<thead>
<tr>
<th></th>
<th>Emergency Program</th>
<th>Regular Program</th>
</tr>
</thead>
<tbody>
<tr>
<td>Residential (1-4 family)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Building</td>
<td>$35,000</td>
<td>$250,000</td>
</tr>
<tr>
<td>Contents</td>
<td>$10,000</td>
<td>$100,000</td>
</tr>
<tr>
<td>Other Residential</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Building</td>
<td></td>
<td>$500,000</td>
</tr>
<tr>
<td>Contents</td>
<td>$500,000</td>
<td>$500,000</td>
</tr>
<tr>
<td>52-unit Apartment Building</td>
<td></td>
<td></td>
</tr>
<tr>
<td>4-unit Apartment</td>
<td>$10,000</td>
<td>$100,000</td>
</tr>
</tbody>
</table>
Coverage Limit Maximums
Small vs. Large Commercial

- NFIP targets residential and small commercial
- Max limits meet lender compliance minimums
- Large commercial
  - Use as first layer
  - Deductible buyout
- Check private sector
  - Higher primary limits
  - Excess limits

Loss Settlement Provisions
Loss Settlement and the SFIP

SFIP Loss Settlement Approaches:

- Replacement Cost Value
- Actual Cash Value
- Special Loss Settlement
Loss Settlement Provisions
Replacement Cost under Dwelling Form

Replacement Cost Loss Settlement applies to:
- Single Family Dwelling
  - Building only
  - Contents (ACV)
- Must be principal residence
- Insured-to-Value:
  - 80% of replacement cost at time of loss, or
  - Maximum under NFIP

Loss Settlement Provisions
Actual Cash Value

Actual Cash Value loss settlement applies to:
- 2-to 4 family dwellings
- Single family that are not eligible for RCV
- Other Residential buildings
- Non-residential buildings
- Detached garages
- Personal property
- Mobile homes under 16 ft. wide and under 600 sq. ft
Replacement Cost Value (RCV)

- Single Family Dwelling
- Principal Residence
- Insured to Value
- Residential Condo Buildings
- RCBAP Coverage Form
- Insured to Value

Replacement Cost Loss Settlement Summary

Actual Cash Value (ACV)

Everything Else

Actual Cash Value Loss Settlement Summary
Loss Settlement - Deductibles

- Minimum deductibles vary based on:
  - Policy rating
  - Amount of coverage
- Optional deductibles are available
- Separate for building and for contents
- No deductible for:
  - Loss avoidance measures
  - Loss assessments
  - ICC

**NOTE:** Deductible doubles for building under construction prior to being walled and roofed

Non-residential - $50,000
RCBAP - $25,000
Residential - $10,000

Section 6

COVERAGES, LIMITATIONS AND EXCLUSIONS
Standard Flood Insurance Policy
Types of Coverage

- Coverage A:
  - Building Property
- Coverage B:
  - Personal Property
- Coverage C:
  - Other Coverages
- Coverage D:
  - Increased Cost of Compliance

Coverage A – Building Property
What is a Building?

- Walled and roofed
- Affixed to a permanent site
- Principally above ground level

Coverage A – Building Property

- Must have 2 or more outside rigid walls
- A fully secured roof
- Affixed to a permanent site
- Must resist flotation, collapse or lateral movement
- At least 51% of ACV above ground level
Coverage A: Building Property
Manufactured/Mobile Homes & Travel Trailers

- Eligible buildings include:
  - Manufactured (Mobile Homes)
  - Travel Trailers

- Must be affixed to a permanent foundation

- No weight supported by wheels or axles

- Anchored in SFHAs to resist flotation, collapse or lateral movement

Coverage A: Building Property
Buildings in the Course of Construction

- Allows issuance of SFIP before building is walled and roofed

- Offers coverage while work is in progress except when:
  - Construction halted for more than 90 days
  - Lowest floor for rating is below BFE

- Building deductible is doubled until walled and roofed

What is a Building?

Covers materials and supplies while contained in an enclosed building on premises or adjacent to the premises
What is a Building?

Coverage A: Building Property
Single Building Definition

- Separated from other buildings by intervening clear space; or
- Separated into divisions by solid, vertical, load-bearing walls;
- Each division may be insured as a separate building

To qualify as a single-building structure and be subject to single-building limits of coverage.

What is a Building?

Coverage A: Building Property
Single Building Definition

- Walls must divide the building:
  - From its lowest level
  - To its highest ceiling
  - Have no openings
- If there is access thru a division wall by doorway or other opening:

To qualify as a single-building structure and be subject to single-building limits of coverage.
What is a Building?

Building must be insured as one building unless all the following apply:

- A separately titled building contiguous to the ground; and
- Has a separate legal description; and
- Regarded as a separate property for other real estate purposes

Coverage A: Building Property

Single Building Definition

Coverage A: Building Property

Additions and Extensions

NFIP insures additions and extensions attached to and in contact with the building, by means of a:

- Rigid exterior wall
- Solid load-bearing interior wall
- Stairway
- Elevated walkway
- Roof

NOTE: At the insured's option, additions and extensions connected by any of these methods may be separately insured.
Coverage A: Building Property
Appurtenant Structures/Detached Garages

- Must be insured separately
- Except for *detached garages* only
- At policyholder’s option:
  - 10% of building coverage can be applied to a detached garage
  - Applies to Dwelling Form only
  - Not additional coverage
  - Reduces building limit of liability

NOTE: Option does not apply to any detached garage used or held for use for residential, business, or farming purposes.

Scheduled Building Policy
Exception to 1 building per policy

**Scheduled Building Policy**

- Coverage for 2-to-10 buildings
  - Typically one building/policy
  - One policy/building
- Requires a specific amount of insurance be designated for each building
  - No blanket coverage
- Buildings must have same ownership and same location
- Properties must be contiguous

NOTE: Option does not apply to any detached garage used or held for use for residential, business, or farming purposes.
Coverage A: Building Property

Examples of ineligible buildings

• Drive-in bank teller unit (located outside walls of building)
• Pole barn (unless it qualifies as a building)
• Open stadium
• Pumping station (unless it qualifies as a building)
• Container-type buildings
  • Gas & liquid storage tanks, chemical or reactor container, tanks or enclosures, brick kilns and their contents

Coverage A: Building Property

Examples of ineligible buildings

• Water treatment plant (unless at least 51% of ACV is above ground)
• Swimming pool (indoor or outdoor)
• Swimming pool bubble
• Greenhouse (unless has at least two rigid walls and a roof)
• Pavilion (unless qualifies as a building)
• Co-operative unit in a co-op building
Coverage A: Building Property

- Awnings, canopies
- Blinds
- Built-in dishwashers
- Built-in microwave ovens
- Carpet permanently installed over unfinished flooring
- Central air conditioners
- Elevator equipment
- Fire sprinkler systems
- Walk-in freezers
- Furnaces and radiators
- Garbage disposal units
- Hot water heaters, including solar water heaters
- Light fixtures
- Outdoor antennas & aerials fastened to buildings
- Permanently installed cupboards, bookcases, cabinets, paneling and wallpaper
- Plumbing fixtures
- Pumps and machinery for operating pumps
- Ranges, cooking stoves and ovens
- Refrigerators
- Wall mirrors (permanently installed.)

Personal Property
**Coverage B – Personal Property**

**Dwelling Form:**
- If personal property coverage is purchased, the SFIP insures:
  - Personal property inside a building
  - At the described location

**General Property/RCBAP:**
- If personal property coverage is purchased, the SFIP insures:
  - Personal property inside
  - Fully enclosed insured building

---

**Coverage B: Personal Property**

<table>
<thead>
<tr>
<th><strong>Dwelling Form</strong></th>
<th><strong>General Property/RCBAP</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Air conditioning units, portable or window type</td>
<td>Air conditioning units</td>
</tr>
<tr>
<td>Carpets, not permanently installed, over unfinished flooring</td>
<td>Carpet, not permanently installed, over unfinished flooring</td>
</tr>
<tr>
<td>Carpets over finished flooring</td>
<td>Carpets over finished flooring</td>
</tr>
<tr>
<td>Clothes washers and dryers</td>
<td>Clothes washers and dryers</td>
</tr>
<tr>
<td>“Cook-out” grills</td>
<td>“Cook-out” grills</td>
</tr>
<tr>
<td>Freezers, other than walk-in, and food in any freezer</td>
<td>Freezers, other than walk-in, and food in any freezer</td>
</tr>
<tr>
<td>Portable microwave ovens and portable dishwashers</td>
<td>Outdoor equipment and furniture stored inside the insured building</td>
</tr>
<tr>
<td></td>
<td>Ovens and the like</td>
</tr>
<tr>
<td></td>
<td>Portable microwave ovens and portable dishwashers</td>
</tr>
</tbody>
</table>
Coverage B: Personal Property

General Property Form

<table>
<thead>
<tr>
<th>If Household Personal Property</th>
<th>If Other than Household</th>
</tr>
</thead>
<tbody>
<tr>
<td>Typical household personal property</td>
<td>Furniture and fixtures</td>
</tr>
<tr>
<td>Belonging to the insured or to a member of the insured’s household</td>
<td>Machinery and equipment</td>
</tr>
<tr>
<td>At insured’s option, property belonging to a guest or servant</td>
<td>Stock</td>
</tr>
<tr>
<td>Insured may be legally liable for</td>
<td>Other personal property owned by insured and use in insured business</td>
</tr>
</tbody>
</table>

Under the General Property Form, coverage will be either for household personal property or other than household personal property, while within the insured building, but not both.

Coverage B: Personal Property

NFIP Definition of “Stock”

**Definition of Stock**

- Merchandise stored for sale, raw materials, and in-process of finished goods including supplies used for packaging or shipping
- Subject to Special Limits clause
- Schedule valuable items
Coverage B: Personal Property

Special Limits

- A total of $2,500 max payment allowed for:
  - Art work, photographs, rare books, autographed items, jewelry, watches, precious & semiprecious stones, articles of gold, silver, platinum, furs and other named items
  - Antiques – functional value only

Coverage B: Personal Property

Examples of ineligible contents

- Personal property not inside a fully enclosed building
- Automobiles – including dealer’s stock
- Bailee’s customers goods
- Contents located in a structure not eligible for building coverage
- Motorcycles – including dealer’s stock
- Watercraft or aircraft
Coverage B: Personal Property

Examples of ineligible contents

- Recreational vehicles
- Lawns, trees, shrubs, plants, growing crops or animals
- Accounts, bills, coins, currency, deeds, money, stored value cards and other named valuable papers
- Contents located in a building not fully walled and/or contents not secured against flotation

What is a Basement?

Coverage A & B – Basements

Basement is defined as:

- Any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level (subgrade) on all sides.
Coverage A: Basement/Enclosures
Covered Building Property in Basements/Enclosures*

- Central air conditioners
- Cisterns & the water in them
- Unfinished drywall (walls, ceilings) in a basement
- Electrical junction and circuit breaker boxes
- Electrical outlets and switches
- Elevators and related equipment
- Fuel tanks and fuel in them
- Furnaces and hot water heaters
- Heat pumps
- Non-flammable insulation in a basement
- Pumps and tanks used in solar energy systems
- Stairways and staircases (attached to building)
- Sump pumps
- Water softeners and chemicals in them, water filters and faucets installed as integral part of plumbing system
- Well water tanks and pumps
- Required utility connections for items on this list
- Footings, foundations, posts, etc., required to support building
- Clean-up

*Applies to basements in ANY zone and Post-FIRM enclosures in SFHAs listed. Please see the policy for complete details.

Coverage B: Basement/Enclosures
Covered Personal Property in Basements/Enclosures

If policyholder has purchased personal property coverage:

- Portable or window air conditioning units
- Clothes washers and dryers
- Food freezers (other than walk-in) and food in any freezer

If installed in their functioning locations and, if necessary for operation, connected to a power source.
Coverage C – Other Coverages

The SFIP pays the expense to remove:

- Non-owned debris on or in insured property
- Debris of insured property anywhere
- Value of labor based on Federal minimum wage

- NOTE: This coverage does not increase the Coverage A or Coverage B limit of liability.
Coverage C – Other Coverages
The SFIP pays the expense for:

- Loss avoidance measures:
  - Sandbags, supplies, labor (up to $1,000)
  - Property removed to safety (up to $1,000)
  - Value of labor based on Federal minimum wage
  - NOTE: This coverage does not increase the Coverage A or Coverage B limit of liability.

No deductible applies to either Loss Avoidance measure.

Coverage C – Other Coverages
The SFIP pays the expense for:

- Pollution Damage (General Property Form)
  - $10,000 maximum limit
  - Does not include testing or monitoring unless required by law or ordinance
  - NOTE: This coverage does not increase the Coverage A or Coverage B limit of liability.
Coverage C: Other Coverage
Coverage C: Does not increase Coverage A or B

- Coverage A - $500,000
- Coverage B - $500,000
- Debris removal expense:
  - $115,000
- Reduces Coverage A or B limit
  - For example:
  - Coverage A - $385,000

ICC Coverage

COVERAGE D – INCREASED COST OF COMPLIANCE
Coverage D: Increased Cost of Compliance

Coverage D: Compliance & Eligibility

SFIP pays for complying with state or local floodplain management law or ordinance

- Compliance activities include:
  - Elevation, Relocation, Demolition, Floodproofing

- Eligibility requires:
  - Substantial damage
  - 50% of market value, or
  - Lower local standard
  - Repetitive loss
    - 2 flood losses in 10 years
    - 25% of market value

See Part III. Property Covered - Section D of SFIP for complete details on eligibility and coverage

Property Not Covered

Examples of Property Not Covered

- Personal property not inside a building
- Building, and contents in it, located entirely in, on, or over water
- Open structures, including a boathouse in, on, or over water
- Recreational vehicles
- Self-propelled vehicles or machines licensed for public road use
- Land, land values, lawns, trees, shrubs, plants, growing crops or animals
- Accounts, bills, coins, currency, other valuable papers
- Underground structures and equipment, including wells, septic tanks, septic systems

- Walks, decks, driveways, etc.
- Containers & related equipment, such as tanks containing gases and liquid
- Buildings and their contents if > 49% of ACV is below ground
- Fences, retaining walls, seawalls, piers, docks, etc.
- Aircraft, watercraft or their furnishings and equipment
- Hot tubs and spas that are not bathroom fixtures
- Swimming pools and their equipment

See Standard Flood Insurance Policy coverage forms for more information

ICC Limit of Liability
$30,000
Exclusions
Partial list of SFIP Exclusions

The SFIP does not provide coverage for:

• Loss of revenue or profits
• Loss of access
• Loss of use
• Loss from interruption of business or production
• Additional living expenses

Exclusions
Partial list of SFIP Exclusions

SFIP does not pay for losses for:

• Water or water borne material that:
  • Backs up thru sewers or drains
  • Discharges or overflows from a sump pump
  • Seeps of leaks on or thru covered property
• Damage from the pressure or weight of water

Exception:
Unless there is a flood in the area and the flood is the proximate cause of one of the excluded items.
Section 7

CONDOMINIUMS IN THE NFIP

Condominium Coverage
RCBAP vs. General Property Form

RCBAP Eligibility
- Building must be in condo form of ownership
- Must contain 1+ residential units
- Community must be in Regular Program
- 75% of total floor area must be residential
- Residential condominiums used as hotel/motel or being rented must be insured under RCBAP
- Separate policy for each building
Condominium Coverage
RCBAP vs. General Property Form

- Insures a residential condominium building owned by a condominium association
- Replacement cost loss settlement applies to condos other than manufactured homes/travel trailers
- If insured to at least 80% of its replacement cost value at the time of loss or max limit there is no coinsurance penalty

RCBAP Maximum Amount of Insurance

- The maximum RCBAP building coverage
- Equals the replacement cost value of the building, or
- $250,000 per unit times the number of units, whichever is less.

<table>
<thead>
<tr>
<th>Units</th>
<th>Maximum Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>10</td>
<td>$2,500,000</td>
</tr>
<tr>
<td>100</td>
<td>$25,000,000</td>
</tr>
</tbody>
</table>

$250,000 x 10 Units = $2,500,000

$250,000 x 100 Units = $25,000,000
Condominium Coverage
RCBAP vs. General Property Form

- Insures a residential condominium building owned by a condominium association
- Replacement cost loss settlement applies to condos other than manufactured homes/travel trailers
- If insured to at least 80% of its replacement cost value at the time of loss or max limit there is no coinsurance penalty

RCBAP Co-Insurance Penalty
Applies to Building Coverage Limit

\[
\text{Amount of insurance at time of loss} \times \text{Amount of insurance required} \times \text{Amount of loss (before deductible)} = \text{Limit of Recovery}
\]
RCBAP Co-Insurance Penalty
Applies to Building Coverage Limit

\[
\frac{8,000,000 \text{ Coverage Limit}}{20,000,000 \times 0.80} = \frac{16,000,000}{X} \\
X \times \frac{8,000,000}{X} = 7,000,000 \text{ loss (before deductible)} \\
= 3,500,000
\]

RCBAP Co-Insurance Penalty
Applies to Building Coverage Limit

\[
7,000,000 - 3,500,000 = -3,500,000 \\
\text{(actual loss)} - \text{(claim payment)} = \text{(unpaid deficit)}
\]
Condominium Coverage
Ineligible for the RCBAP

- Non-residential condominium buildings (commercial condos)
- Timeshares
- Residential co-operatives
- Other non-residential buildings
  - Pool house
  - Club house
  - Recreational buildings

Condominium Coverage
RCBAP vs. General Property Form

**General Property Form**
- Non-residential (commercial) condominium buildings and their commonly owned contents can only be insured in the name of the association – *not the unit owner*
- Non-residential limits apply per building, not per unit
- Maximum $500,000 building and contents limits
- Contents coverage can be purchased by unit owner
Co-ops & Timeshares

- **Co-operatives**
  - Ownership is not shared – not eligible for the RCBAP
  - Owner purchases General Property Form
  - Co-ops with at least 75% residential square footage are considered residential buildings – can be insured under the General Property Form for a max limit of $500,000 – if 5 or more units

- **Timeshares**
  - Fee or real-estate ownership – condominium for of ownership
    - Eligible for the RCBAP
  - Non-fee interest, such as the right-to-use
    - Not eligible for the RCBAP
    - General Property Form (5 or more units)
    - Coverage limit to $500,000 for building

Section 8

**MISCELLANEOUS ISSUES**
Building and Contents Coverage

- Building owner must be named on policy
- If building coverage is purchased by tenant due to lease agreement,
- Tenant may also be named on policy
- Coverage for tenant-owned contents must be written on separate policy in name of tenant only
- Duplicate coverage not allowed
- Only one policy per building

Tenant’s Coverage
Building and Contents Coverage

- Tenant contents coverage includes improvements and betterments
- Improvements/betterments limited to 10% of contents limit
- Includes improvements such as:
  - Fixtures
  - Alterations
  - Installations
  - Additions
- Must be at tenant’s expense
- Option reduces contents coverage limits
Other Insurance Clause
Other insurance and excess cover

- SFIP is primary if "other policy" states it is excess
- If not stated, SFIP is primary up to "other policy’s" deductible
- Subject to SFIP’s deductible
- When claims payment reaches "other policy’s" deductible
- Coverage is pro-rata

Section 9
FLOOD INSURANCE RESOURCES
Access the NFIP Flood Insurance Manual:

- Online at the Flood Insurance Library:
  http://www.fema.gov/flood-insurance-manual

National Flood Insurance Program Home Page
www.fema.gov/national-flood-insurance-program
Standard Flood Insurance Policy Forms

NFIP Summary of Coverage – Commercial Property
FEMA/NFIP Media Library
Locating flood maps: [www.msc.fema.gov](http://www.msc.fema.gov)
• All attendees will be receiving an email with a link to a survey and feedback form.

• Please take time to complete and help us improve our training effort!

Contact Info

• Rich Slevin
  rich@h2opartnersusa.com
• Melanie Graham
  melanie@h2opartnersusa.com
• Rich Waalkes
  rwaalkes@h2opartnersusa.com
• Sonja Wood
  sonja@h2opartnersusa.com
• Mike Moye
  mmoye@h2opartnersusa.com
• Aaron Montanez/Jane Bachick
  producer@h2opartnersusa.com
Thank you for attending!