NATIONAL FLOOD INSURANCE PROGRAM

Flood Insurance Manual Crosswalk

Where to find information in the newly redesigned October 2018 Flood Insurance Manual
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In October 2018, FEMA released a new, easy-to-use Flood Insurance Manual (FIM), which supersedes the previous FIM.

FEMA designed the FIM with the insurance professional in mind. The newly redesigned manual aims to make flood insurance issues and NFIP processes more understandable to agents, insurers, and policyholders. This Crosswalk is intended to ease the transition to the new manual format.

The new edition of the FIM does not change flood insurance coverage or supersede the terms and conditions of the Standard Flood Insurance Policy (SFIP).

The FIM is a resource for insurance professionals as they work with FEMA to close the insurance gap. Thank you for your participation in the NFIP and for helping us to provide world class service to our policyholders.

Together we are making America more flood resilient and building a culture of preparedness.
Welcome to the NFIP Flood Insurance Manual Crosswalk. There have been a lot of changes in the organization of the new manual. We know you will see the benefits of the new format soon, but it may take a little getting used to. This Crosswalk will show you exactly where the information from the April 2018 is in the new manual and provide quick links to the content.

**How to Use the Crosswalk**

Start Here!

**April 2018 Manual**

The left half of each page shows the contents of the April 2018 Flood Insurance Manual in order. Some sections are grouped when they are found in the same section of the new manual.

**October 2018 Manual**

The right half of the page has the location or locations with links to the information in the new manual. The links will take you to the page where the information begins.

Return to the Table of Contents anytime to jump to a new section.
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**PAPERWORK BURDEN DISCLOSURE NOTICE**

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C. Completing an Elevation Certificate (EC)

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C. Policy Period
D. Agent/Producer Information
E. Insured Information
F. Property Location
G. 1st Mortgagee
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I. Disaster Assistance
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D. Contents
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F. Coverage and Premium
G. Signature

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N/A - This section does not correlate with the new manual

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G. MPPP WYO Insurers

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2. Policy Form

3. Coverage

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II. REQUIREMENTS FOR PARTICIPATING IN THE MPPP

A. General

B. WYO Arrangement Article III – Fees

C. Use of WYO Company Fees for Lenders/Servicers or Others

D. Notification

E. Eligibility

1. Eligibility

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</table>
## General Change Endorsement

### I. USE OF THE FORM

- Change Endorsement form or a similar request can be submitted for the following reasons:
  - Assignment of the policy
  - Change of insured information
  - Change of the mailing address
  - Change of a mortgagee
  - An insurance adjustment, such as a settlement or loss payment, is permitted at any time during a policy term.
  - Added coverage, or an increase in the amount of coverage, is permitted during the policy's effective date.

### II. ENDORSEMENT RULES

#### A. Coverage Endorsements

- There is more than one NFIP policy with building coverage insuring the same building.
- Coverage may be removed and premium returned.

- Use of the V-Zone Risk Factor Rating Form. The insurer may accept electronic submissions if their business processes allow.
- The insurer may accept electronic submissions if their business processes allow.

#### B. Rating Endorsements

- A copy of the Cancellation/Nullification Request form is located in the policy's effective date.
- A copy of the Cancellation/Nullification Request form is located in the policy's effective date.

#### C. Misrated Policy

- How to Endorse
- The insurer may accept electronic submissions if their business processes allow.
- The insurer may accept electronic submissions if their business processes allow.

### III. Changing the Amount of Coverage

- A. Adding or Increasing Coverage
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- IV. Rating Endorsements

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- VI. Changing Deductibles

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- VIII. Property Address Corrections

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- IX. Assignment of a Policy

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- 6. How to Cancel
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- **B. During the Last 75 Days of Policy Year**
- **C. Refunds Generated from Endorsement Processing**

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- **A. General Change Endorsement Instructions**

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- **XI. Completing the General Change Endorsement Form**
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- **B. Inflation Factor – Option B**
- **C. Nonrenewal and Cancellation**

#### III. FINAL NOTICE

#### IV. RENEWAL BY MEANS OF APPLICATION OR RECERTIFICATION QUESTIONNAIRE

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#### VI. RENEWAL EFFECTIVE DATE DETERMINATION

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#### G. Renewal by an Application or Recertification Questionnaire

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B. Valid Reason Codes for Cancellation/Nullification of NFIP Policies

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B. Policy Term
C. Agent Information
D. Insured Mailing Address
E. First Mortgagee Cancellation/Nullification - Section 14
F. Other Parties Notified
G. Property Location
H. Cancellation Reason Code

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A. Processing a Cancellation or Nullification Request

B. Decision to Reissue

C. Timelines

D. Compliance

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B. Statement of Reason

C. Documentation

D. Notification of Refund

E. Payment

F. Affidavit/Deed

G. Cancellation/Nullification Request Form

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I. Cancellation of Coverage

J. Suspension of Coverage

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L. Administrative Action

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<td>IV. NFIP Flood Insurance Cancellation/Nullification Request Form</td>
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- **A. Procedure and Requirements After a Flood**
- **B. The Proof of Loss**
- **C. Claim Payment**
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- **VI. Increased Cost of Compliance (ICC) Claims**

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- **IV. Appealing a Claim**
- **V. Litigation**

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- **B. Claim Payment**
- **IV. Appealing a Claim**

### VI. Increased Cost of Compliance (ICC) Claims
The Standard Flood Insurance Policy (SFIP), issued by the Federal Emergency Management Agency (FEMA), specifies the terms and conditions of the agreement of insurance between FEMA as the Insurer and the Named Insureds. Named Insureds in participating communities include owners, renters, builders of buildings that are in the course of construction, condominium associations, owners of residential condominium units, and mortgagees/trustees (applicable for building coverage only). Certain terms and conditions of flood insurance (e.g., Mortgage Clause, Reformation of Coverage) are unique to this policy.

For information on Group Flood Insurance, see the Definitions section.

There are three policy forms:

• The Dwelling Form (see page A-3)
• The General Property Form (see page A-31)
• The Residential Condominium Building Association Policy Form (see page A-55)

Selection of the applicable form to use depends on the type of insurable property to be covered.

Please refer to the SFIP contracts for detailed information on the contractual rights and duties of the Insurer and Insured(s).
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IV. CHANGING OR CORRECTING A FLOOD MAP
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V. FLOOD HAZARD PRODUCTS
   1. Flood Map Service Center

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B. Guidance for Determining Building Elevated on Fill

C. Reformation

D. Endorsements

E. Notification

IV. NOTIFICATION REQUIREMENTS

V. COMPLETING THE PROVISIONAL RATING QUESTIONNAIRE

VI. PROVISIONAL RATING EXAMPLE

---

I. GENERAL DESCRIPTION

II. ELIGIBILITY REQUIREMENTS

---

3. How to Write

Appendix J: Rate Tables
I. GENERAL DESCRIPTION

Provisional rating is available to enable the placement of coverage prior to receipt of the Elevation Certificate (EC). It is expected that an EC will be secured and full-risk rating completed within 60 days of the policy effective date. Failure to obtain the EC could result in reduced coverage limits at the time of a loss. A sample rate questionnaire and a sample notice to the policyholders informing them of their obligations under a provisionally rated policy are included in this section.

Provisional rates may be used in writing new business flood policies. All provisionally rated policies are subject to the effective date rules.

II. ELIGIBILITY REQUIREMENTS

Provisional rating is available only for newly insured risks meeting all of the following criteria:

• Post-FIRM;
• 1–4 family residential buildings; and
• Property located in either
  • Zones AE, A1–A30, AO, or AH,
  • Zone A where the community provides Base Flood Elevations (BFEs).

Manufactured (mobile) homes are not eligible.

Policies written with provisional rates cannot be renewed or rewritten with provisional rates. In addition, an insured who has purchased a provisionally rated policy on a given property may not purchase another provisionally rated policy on that same property.

III. REFORMATION

While provisionally rated policies may remain in effect for up to 1 year, full-risk rating must be accomplished prior to any claim payment, should there be a loss.

A. Limitations

A provisionally rated policy has limited reformation rights.

1. If the insurer receives a valid EC and the required photographs within 60 days of the policy effective date, the coverage limits on the declarations page will be revised as of the policy effective date. If any additional premium is due because the full-risk premium is more than the provisional premium, the insured will then have 30 days to pay the additional premium for the entire term to restore the originally requested limits without a waiting period. Those coverage limits will apply even to a loss occurring before the EC and additional premium are received. Full-risk rating must be completed before the loss payment is made.

2. If the insurer receives a valid EC and any additional premium due as a result of using full-risk rates more than 60 days after the policy effective date but before a loss occurs, the insured has 2 options. The insured may submit the additional premium for the entire policy term, in which case the coverage limits on the declarations page will be in force from the effective date. Alternatively, the insured may submit the additional premium, computed for the remainder of the policy term with a 30-day waiting period. In this latter case, the originally requested coverage limits will apply only to any loss occurring after the waiting period. Reduced coverage limits as described in number (3) below will apply to any loss occurring within the waiting period.

3. If neither (1) nor (2) above applies, full-risk rates must be determined before any loss payment will be made. If the full-risk premium is more than the provisional premium, the coverage limits will be less than those shown on the declarations page. In that case, the loss payment will be subject to the reduced coverage limits, which will be the coverage limits that the provisional premium would buy using the full-risk rates. If the insured wants to increase the reduced coverage limits, a 30-day waiting period will apply to the additional coverage. In all instances, if the full-risk premium is less than the provisional premium, the amount of coverage may not exceed the amount originally requested.

B. Endorsement Procedure

A provisionally rated policy may not be endorsed to increase coverage until the policy has been reformed to a full-risk rated policy. At that time, all standard endorsement rules apply (e.g., 30-day wait). In order to reform the rating method of a provisionally rated policy, the agent/producer should submit a general change request along with the necessary documentation. Any additional premium due must be calculated and submitted at that time. The reason for change should be listed as “reforming from provisional to full-risk rating.”

IV. NOTIFICATION REQUIREMENTS

When a policy is issued using provisional rating, along with the declarations page, a notice will be provided to the insured, the agent/producer, and the lender (if applicable) that explains the nature of the coverage, the limited reformation rights, and the expectation that PR 1 APRIL 1, 2017

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Appendix D: Coastal Barrier Resources System

Coastal Barrier Resources System - Section 19

LIST OF COMMUNITIES

Table 1. Coastal Barrier Resources System Communities D.5

Appendix D: Coastal Barrier Resources System

End of Coastal Barrier Resources System - Section 19
The Community Rating System (CRS) is a voluntary program for National Flood Insurance Program (NFIP) communities. The goal of the CRS program is to encourage a comprehensive approach to flood risk reduction and to provide incentives for participating communities to go beyond the minimum floodplain management requirements to provide protection from flooding.

ELIGIBILITY

For a community to be eligible for CRS, it must meet the following requirements to develop extra measures to provide protection from flooding.

1. The community must have a community official designated to administer the community's floodplain management program.
2. The community must have a floodplain map that is current and meets the requirements of the National Flood Insurance Program (NFIP).
3. The community must be in compliance with the NFIP requirements for floodplain management.
4. The community must have a worksite study completed that meets the requirements of the NFIP.

Many CRS communities receive credit for providing information from the community's Flood Insurance Rate Map (FIRM) and their floodplain management activities.

IV. CRS ACTIVITIES THAT CAN DIRECTLY BENEFIT INSURANCE AGENTS/PRODUCERS

The following categories are not eligible for CRS: Post-FIRM V-Zone buildings with unfinished equipment at or above the Base Flood Elevation; breakaway wall enclosures and machinery or structures on the subgrade; V Zones (VE, V1–V30, ’75–’81 and Post-’81 Unnumbered V); A Zones (AE, A1–A30, A99, AR, and AR Post-FIRM); B, C, X, D, and A99; and A Zones (AE, A1–A30, A99, AR, and AR Post-FIRM). The service must be publicized once a year. If a community is receiving this benefit, a copy of the service must be available upon request. Therefore, agents/producers should be able to use the following information:

- Post-FIRM buildings located in a Special Flood Hazard Area (SFHA) are not eligible for CRS benefit to agents/producers writing flood insurance.
- Emergency Program communities
- Preferred Risk Policies
- Mortgage Portfolio Protection Program policies
- All CRS communities must maintain FEMA and the community's floodplain management measures and activities.

Credit points are assigned to each activity. The activities are organized under 4 main categories: Damage Reduction, and Flood Preparedness. Once a community applies to the appropriate Federal Emergency Management Agency (FEMA) region for the flood insurance activity, the community receives a credit that can be used for the CRS program. Credit points are assigned to each activity and can range from 0 to a maximum of 45 percent depending on the credit points awarded and the full compliance of the NFIP. CRS flood insurance benefit to agents/producers writing flood insurance.

Table 1. CRS Premium Discount Eligibility

<table>
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<td>2</td>
<td>Requires a minimum number of credit points and gives a benefit to agents/producers writing flood insurance.</td>
</tr>
<tr>
<td>3</td>
<td>Requires a minimum number of credit points and gives a benefit to agents/producers writing flood insurance.</td>
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<td>4</td>
<td>Requires a minimum number of credit points and gives a benefit to agents/producers writing flood insurance.</td>
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<td>5</td>
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<td>6</td>
<td>Requires a minimum number of credit points and gives a benefit to agents/producers writing flood insurance.</td>
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<tr>
<td>7</td>
<td>Requires a minimum number of credit points and gives a benefit to agents/producers writing flood insurance.</td>
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<tr>
<td>8</td>
<td>Requires a minimum number of credit points and gives a benefit to agents/producers writing flood insurance.</td>
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<tr>
<td>9</td>
<td>Requires a minimum number of credit points and gives a benefit to agents/producers writing flood insurance.</td>
</tr>
<tr>
<td>10</td>
<td>Does not obtain a minimum number of credit points and gives no benefit to agents/producers writing flood insurance.</td>
</tr>
</tbody>
</table>

Table 2 shows premium discounts for CRS Classes of 1–10 within different flood zones. Table 3 lists all CRS eligible communities.
**Guidance for Severe Repetitive Loss Properties**

### Appendix I: Severe Repetitive Loss Properties

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**General Description**

- **I. General Description**
- **II. Notification Requirements**
- **III. Re-underwriting Requirements**
- **IV. Dispute Resolution**
- **V. New Business Severe Repetitive Loss Properties**
- **VI. Flood Mitigation Assistance and Severe Repetitive Loss Grant Programs**

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### Guidance for Severe Repetitive Loss Properties - Section 21

**I. General Description**

- **I. General Description**
- **II. Notification Requirements**
- **III. Re-underwriting Requirements**
- **IV. Dispute Resolution**
- **V. New Business Severe Repetitive Loss Properties**
- **VI. Flood Mitigation Assistance and Severe Repetitive Loss Grant Programs**
II. NOTIFICATION REQUIREMENTS

If the EC is not received within 45 days from the date of application, the insurer must cancel or nullify the renewal policy or issue the policy with tentative rates. Tentative rates must follow the established Transaction Record Reporting and Processing (TRRP) Plan.

A. Effective Dates on or After October 1, 2009

1. If an existing policy is within the 120-day window prior to renewal, the insurer must notify the policyholder, agent/producer, and mortgagee of the tentative rates.

2. If the insurer is unable to obtain the required full-risk rating information, the insurer must issue a policy with tentative rates.

B. Policies Subject to Actuarial Rates

1. Existing policies that meet these criteria will be charged full-risk rates:
   - On the river-facing side of any dike, levee, or other riverine flood-control structure;
   - Or seaward of any seawall or other coastal flood-control structure;
   - Or on the seaward side of any dike, levee, or other riverine flood-control structure;
   - Or on the seaward side of any seawall or other coastal flood-control structure.

2. The insurer must notify existing policyholders (and their agents/producers and lenders) at least 120 days before renewal that their property is located within the 120-day window prior to renewal and that their policy is subject to actuarial rates.

C. Emergency Management Agency (FEMA)

1. The Federal Emergency Management Agency (FEMA) will begin charging actuarial rates for a Leased Federal Property (LFP) notice until the subsequent renewal.

D. Rate Table Appendix

1. The National Flood Insurance Program (NFIP) maintains a list of LFP addresses, made available only to WYO insurers and the NFIP Direct.

E. Tentative Rates

1. When tentative rates are applied, a declarations procedure below.

F. Write Section

1. The insurer must notify the policyholder, agent/producer, and mortgagee of the tentative rates.

G. Flood Insurance Rate Map (FIRM) Information

1. The insurer must provide current Flood Insurance Rate Map (FIRM) information and the elevations of the building.

H. FEMA Elevation Certificate (EC)

1. At least 2 photographs of the building must also be submitted. The insurer must obtain a FEMA Elevation Certificate (EC), which must be provided at the end of this section to coincide with the billing cycle of the policy.

I. Claim Settlement

1. If a loss occurs on a tentatively rated policy, the loss must be determined. Tentatively rated policies have a lower bound of the amount initially submitted as a payment. The insurer must also include information on how the NFIP settles claims.

J. Actuarial Rates

1. To establish the actuarial rate, the insurer must notify existing policyholders (and their agents/producers and lenders) at least 120 days before renewal that their property is located within the 120-day window prior to renewal and that their policy is subject to actuarial rates.

K. FEMA Rate Tables

1. The FEMA rate tables provide current Flood Insurance Rate Map (FIRM) information and the elevations of the building.
PROVISIONAL RATING

I. GENERAL DESCRIPTION

Provisional rating is available to enable the placement of coverage prior to receipt of the Elevation Certificate (EC). It is expected that an EC will be secured and full-risk rating completed within 60 days of the policy effective date. Failure to obtain the EC could result in reduced coverage limits at the time of a loss. A sample rate questionnaire and a sample notice to the policyholders informing them of their obligations under a provisionally rated policy are included in this section.

Provisional rates may be used in writing new business flood policies. All provisionally rated policies are subject to the effective date rules.

II. ELIGIBILITY REQUIREMENTS

Provisional rating is available only for newly insured risks meeting all of the following criteria:

• Post-FIRM;
• 1–4 family residential buildings; and
• Property located in either
  • Zones AE, A1–A30, AO, or AH,
  • Zone A where the community provides Base Flood Elevations (BFEs).

Manufactured (mobile) homes are not eligible.

Policies written with provisional rates cannot be renewed or rewritten with provisional rates. In addition, an insured who has purchased a provisionally rated policy on a given property may not purchase another provisionally rated policy on that same property.

III. REFORMATION

While provisionally rated policies may remain in effect for up to 1 year, full-risk rating must be accomplished prior to any claim payment, should there be a loss.

A. Limitations

A provisionally rated policy has limited reformation rights.

1. If the insurer receives a valid EC and the required photographs within 60 days of the policy effective date, the coverage limits on the declarations page will be revised as of the policy effective date. If any additional premium is due because the full-risk premium is more than the provisional premium, the insured will then have 30 days to pay the additional premium for the entire term to restore the originally requested limits without a waiting period. Those coverage limits will apply even to a loss occurring before the EC and additional premium are received. Full-risk rating must be completed before the loss payment is made.

2. If the insurer receives a valid EC and any additional premium due as a result of using full-risk rates more than 60 days after the policy effective date but before a loss occurs, the insured has 2 options. The insured may submit the additional premium for the entire policy term, in which case the coverage limits on the declarations page will be in force from the effective date. Alternatively, the insured may submit the additional premium, computed for the remainder of the policy term with a 30-day waiting period. In this latter case, the originally requested coverage limits will apply only to any loss occurring after the waiting period. Reduced coverage limits as described in number (3) below will apply to any loss occurring within the waiting period.

3. If neither (1) nor (2) above applies, full-risk rates must be determined before any loss payment will be made. If the full-risk premium is more than the provisional premium, the coverage limits will be less than those shown on the declarations page. In that case, the loss payment will be subject to the reduced coverage limits, which will be the coverage limits that the provisional premium would buy using the full-risk rates. If the insured wants to increase the reduced coverage limits, a 30-day waiting period will apply to the additional coverage. In all instances, if the full-risk premium is less than the provisional premium, the amount of coverage may not exceed the amount originally requested.

B. Endorsement Procedure

A provisionally rated policy may not be endorsed to increase coverage until the policy has been reformed to a full-risk rated policy. At that time, all standard endorsement rules apply (e.g., 30-day wait). In order to reform the rating method of a provisionally rated policy, the agent/producer should submit a general change request along with the necessary documentation. Any additional premium due must be calculated and submitted at that time. The reason for change should be listed as “reforming from provisional to full-risk rating.”

IV. NOTIFICATION REQUIREMENTS

When a policy is issued using provisional rating, along with the declarations page, a notice will be provided to the insured, the agent/producer, and the lender (if applicable) that explains the nature of the coverage, the limited reformation rights, and the expectation that PR 1 APRIL 1, 2017

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Appendix L: Definitions

Definitions - Section 23

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End of Definitions - Section 23