

National Flood Insurance Program

Policy Issuance 1-2004

Subject: Elevated Building Coverage Limitations – Map Changes

Background: The NFIP has received Hurricane Isabel claims for elevated buildings with enclosures in A zones with lowest adjacent grade elevations at or above the Base Flood Elevation.

Under the Standard Flood Insurance Policy (SFIP), limited coverage exists for enclosures below the lowest elevated floor of an elevated building for Post-FIRM buildings located in Special Flood Hazard Areas (SFHAs), which include the A zones listed in the elevated building coverage limitation of the SFIP (III. Property Covered, A.8.). Correctly, NFIP insurers have been applying the elevated building coverage limitation to these enclosures and their contents.

Policy Decision: Where the NFIP map shows a property as being in the A zones listed in the elevated building coverage limitation of the SFIP, so that the elevated building coverage limitation applies, that limitation will not apply if the insured obtains a Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR) removing the property from the SFHA, even though application for the LOMA or LOMR is made after the claim.

March 9, 2004

Date



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