

INDEX

A

ABOVE GROUND BUILDING, PRINCIPALLY ...GR 3, DEF 7
ACT REF 1, GR 6, DEF 1
ACTUAL CASH VALUE (ACV) DEF 1
ADDITIONS AND EXTENSIONS
 (TO BUILDING)..... GR 5, RATE 16
ADJUSTER CONTROL OFFICE CL 3, DEF 1
ALTERNATIVE RATESRATE 21, END 1-2, DEF 1
ANCHORED GR 3-4, DEF 1
APPLICATION GR 11-13, APP 1-11,
 CONDO 8-9, PRP 6-8, DEF 1
 Binder or Certificate of Insurance.....GR 8, DEF 1
 Flood Insurance Application FormAPP 9-11
 Incomplete/Incorrect ApplicationsAPP 8
 Mailing Instructions.....GR 8, 13, APP 8
APPURTENANT STRUCTUREGR 3, DEF 1
ASSESSMENT COVERAGE GR 11-12, CONDO 7
ASSIGNMENT OF POLICY GR 13, MPPP 6, DEF 1

B

BASE FLOOD DEF 1
BASE FLOOD DEPTH..... RATE 18, DEF 1
BASE FLOOD ELEVATION (BFE) GR 13, RATE 17-21,
 MAP 2, 3, DEF 1
BASEMENT APP 1, 3, RATE 25, CERT 3, 4-5, DEF 1
BINDER OR CERTIFICATE OF INSURANCE ...GR 8, DEF 1
BLANKET INSURANCE DEF 1
BOATHOUSES GR 4
BREAKAWAY WALLS GR 5, RATE 20, DEF 1
BUILDING GR 3-6, 6-7, APP 3-4, DEF 1
 Additions and Extensions GR 5, RATE 16
 Building Coverage Limits.....RATE 1
 Building in the Course of Construction GR 4,
 APP 5, CONDO 6, DEF 2
 Buildings in More Than One Flood Zone.....GR 12,
 RATE 17
 Building on Fill PR 2
 Building Over Water GR 4, 7
 Building Partially Underground.....GR 7
 Container-Type Building.....GR 7
 Contents GR 6, 7, 8, APP 4, RATE 1, 26-29
 Elevated Building.....APP 1, 3, 4, 5, 6, 7,
 RATE 19-21, DEF 3
 Floodproofed Building RATE 31-32, CERT 3-8, DEF 4
 Manufactured (Mobile) Home/Travel Trailer.....GR 3-4,
 APP 1, 4, 5, 8, RATE 15, 16, PR 1, DEF 3, 5, 9
 Section 1316.....GR 6, DEF 8
 Single Building.....GR 5, DEF 8
 Start of Construction..... RATE 15-16, DEF 9
 Substantial Improvement..... APP 5, RATE 15-16, DEF 9
 Types of Buildings..... APP 1, 3-7, CONDO 6, 8
BUILDING DIAGRAMS 1-8..... LFG 4-7, CERT 18-19
BUILDING DRAWINGS LFG 8-59
BUILDING OCCUPANCYGR 5-6
BUSINESS ANALYST, WYO REF 2

C

CANCELLATION/NULLIFICATION CONDO 8, PRP 6,
 MPPP 6, CN 1-11, DEF 2, 6
 Cancellation/Nullification Request Form CN 10-11
 Form Completion CN 7-8
 Processing Outcomes Table CN 9
 Valid Reason Codes for Cancellation/Nullification ..CN 1-7
 Refunds CN 1-8
CERTIFICATIONS CERT 1-37

CISTERNS GR 4, 6, DEF 2
CLAIMS CL 1-5
 Appealing a Claim..... CL 1-3
 Filing a Claim CL 1
 Increased Cost of Compliance (ICC) Claims CL 4-5
 Insured's Responsibilities CL 1-3
 Producer's Responsibilities..... CL 3,4
 Single Adjuster ProgramCL 3-4, DEF 8
 Training..... CL 4
CLAIMS COORDINATING OFFICE (CCO)..... CL 4, DEF 2
CLOSED BASIN LAKE..... CN 6, DEF 2
COASTAL BARRIER.....DEF 2
COASTAL BARRIER RESOURCES
 SYSTEM (CBRS) CBRS 1-12, DEF 2
 Coastal Barrier Improvement Act
 of 1990 (CBIA)CBRS 1, DEF 2
 Coastal Barrier Resources Act
 of 1982 (CBRA) GR 1, CBRS 1, DEF 2
 List of CBRS Communities.....CBRS 3-12
COASTAL HIGH HAZARD AREARATE 30-31, DEF 2
COINSURANCE CONDO 7, DEF 2
COMMERCIAL CONTENTS GR 6, CONDO 2
COMMISSION, PRODUCER'S GR 13, CONDO 8, CN 8
COMMON INTERIOR WALLS GR 5
COMMUNITY (See also PROBATION and
 SUSPENSION)..... GR 1, APP 2-3, DEF 2
 Community Eligibility GR 1
 Community Number..... APP 3, DEF 2
 Community Status.....APP 3
 Non-Participating Community GR 1, APP 3
 Participating Community GR 1, DEF 7
 Regular Program CommunityDEF 8
COMMUNITY RATING SYSTEM (CRS).....APP 6,
 CRS 1-28, DEF 2
CONDOMINIUM ASSOCIATION CONDO 1-2, DEF 2
CONDOMINIUMS..... CONDO 1-31, DEF 2
CONSTRUCTION DATA APP 4-6
CONTACT INFORMATION, NFIP REF 3-6
CONTENTS GR 6, 7, 8, APP 4, RATE 1, 26-29
CONTINUOUS LAKE FLOODINGCN 6
CONTRACT AGENT GR 13, DEF 2-3
COOPERATIVES GR 6
COUNTYWIDE MAPMAP 1, DEF 3
COURSE OF CONSTRUCTIONGR 4, APP 5, CONDO 6,
 DEF 2
COVERAGEGR 10-11, RATE 1-10, CONDO 6-7, 8-9,
 PRP 1, 4-5, MPPP 3-4, END 1
 Additional Coverage or Increase in Coverage END 1
 Amount of Insurance Available RATE 1
 Building Coverage..... GR 3-6, 6-7, RATE 1,
 CONDO 8, PRP 1, 4-5
 Contents CoverageGR 6, 7, 8, APP 4, RATE 1,
 CONDO 9, PRP 1, 4-5
 Contents-Only CoverageRATE 57, PRP 1, 4-5
 Limits of CoverageGR 10, RATE 1,
 CONDO 7, 8-9, PRP 1, 4-5, MPPP 3-4
 Reduction or Reformation/Removal
 of InsuranceGR 11, END 1, MPPP 5, PR 1
CRAWL SPACE RATE 25, LFG 2, CERT 2
CREDIT CARD PAYMENT..... APP 6, 7, REN 2, 8, MAP 4
CREDIT CARD PAYMENT FORM REN 2, 8

D

DATE OF CONSTRUCTIONAPP 4-5, RATE 15-16
 DEF 3
DECLARATIONS PAGE..... MPPP 4-5, DEF 3
DEDUCTIBLE BUYBACK.....RATE 12, DEF 3
DEDUCTIBLE FACTORS.....RATE 13, CONDO 22

DEDUCTIBLES GR 10, APP 4, RATE 12, 13, 17,
CONDO 8, 22, PRP 2, MPPP 5, END 2
DEFINITIONS DEF 1-10
DESCRIBED LOCATION DEF 3
DIAGRAM NUMBER DEF 3
DIRECT PHYSICAL LOSS BY OR FROM FLOOD DEF 3
DIRECT PROGRAM REF 2, 3, GR 12,
APP 8, CONDO 7
DISASTER ASSISTANCE GR 3, APP 2, PRP 1, 7
DOUBLEWIDE MANUFACTURED (MOBILE)
HOME APP 1, DEF 3
DUPLICATE POLICIES CN 2, 5
DWELLING DEF 3
DWELLING FORM (See also STANDARD FLOOD
INSURANCE POLICY) GR 1, 2, CONDO 8, POL 1, 2-21

E

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

F

FEDERAL LAND GR 1
FEDERAL POLICY FEE RATE 12, 17, CONDO 8, PRP 2,
MPPP 5, DEF 3
FEMA REF 1, SRL 1,
DEF 1, 2, 3, 4, 5, 6, 7, 9, 10
FHBM (See FLOOD HAZARD BOUNDARY MAP)
FICO (See FLOOD INSURANCE CLAIMS OFFICE)
FINANCIAL ASSISTANCE/SUBSIDY
ARRANGEMENT MPPP 2, 6, DEF 3
FINISHED (HABITABLE) AREA DEF 3
FINISHED BASEMENT APP 1
FIRM (See FLOOD INSURANCE RATE MAP)
FIRM ZONES MAP 2
FLOOD DEF 4
FLOOD DISASTER PROTECTION
ACT OF 1973 MPPP 1, 3

FLOOD HAZARD BOUNDARY MAP (FHBM) GR 1,
MAP 1, 2, 4-6, 8, DEF 4
FLOOD INSURANCE CLAIMS OFFICE (FICO) CL 3,
DEF 4
FLOOD INSURANCE RATE MAP (FIRM) GR 1,
CERT 2, MAP 1, 3, 4-6, 7, DEF 4
FLOOD MAP "GRANDFATHERING" RATE 21-23,
PRP 1, DEF 4
FLOOD MAPS GR 1, MAP 1-8
Changing or Correcting a Flood Map MAP 3
Countywide Map MAP 1, DEF 3
FEMA Map Assistance Center MAP 3
FEMA Map Service Center REF 4, MAP 4, 5
"FIRMettes" MAP 4
General Rule of Rating RATE 22
Letter of Map Amendment (LOMA) CN 5-6, 6-7,
MAP 3, DEF 5
Letter of Map Revision (LOMR) CN 5-6, 6-7,
MAP 3, DEF 5
Locating a Specific Property MAP 2-3
Map "Grandfather" Rules RATE 21-23, PRP 1, DEF 4
Map Panel Number MAP 1
Map Revision PRP 2, 6, END 2, CN 3-4, 6-7,
MAP 3, 4, DEF 6
Map Zones (Flood Zones) MAP 2
Ordering Information and Prices MAP 4, 5-6
Physical Map Revision MAP 3
FLOOD VENTS (See PROPER OPENINGS)
FLOOD RESPONSE OFFICE (FRO) DEF 4
FLOODPLAIN DEF 4
FLOODPLAIN MANAGEMENT DEF 4
FLOODPROOFING APP 6, RATE 31-32, CERT 3-10, DEF 4
FLOODPROOFING CERTIFICATE FOR
NON-RESIDENTIAL STRUCTURES CERT 9-10
FLOODPROOFING CERTIFICATE,
RESIDENTIAL BASEMENT CERT 7-8
FORCED PLACEMENT (MANDATORY PURCHASE)
GR 2, MPPP 2, CN 2, DEF 5
FREEBOARD DEF 4

G

GARAGES GR 3, LFG 1
GENERAL CHANGE ENDORSEMENT
(See ENDORSEMENT)
GENERAL PROPERTY FORM (See also STANDARD
FLOOD INSURANCE POLICY) GR 1, 2, POL 1, 22-40
GENERAL RULE OF RATING RATE 22
GENERAL RULES GR 1-13
GRADE ELEVATION DEF 4
"GRANDFATHERING" (See FLOOD MAP
"GRANDFATHERING")
GROUP FLOOD INSURANCE GR 3, DEF 4

H

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

I

ICC (See INCREASED COST OF COMPLIANCE)
IMPROVEMENTS AND BETTERMENTS GR 12, DEF 5
INCIDENTAL OCCUPANCY GR 5-6
INCREASED COST OF COMPLIANCE (ICC)
COVERAGE GR 10-11, RATE 14, 17, CONDO 21,
MPPP 1, CL 4-5, DEF 5
INELIGIBLE COMMUNITY (See NON-PARTICIPATING
COMMUNITY)
INELIGIBLE PROPERTY GR 6-8
INFLATION FACTOR GR 10, REN 1

INSECT SCREENING (BELOW LOWEST ELEVATED FLOOR) RATE 7, 20, CONDO 19
INSURANCE PRODUCTS, NFIP GR 2-3

L

LAPSE IN COVERAGE REN 1-2
LATTICE (BELOW LOWEST ELEVATED FLOOR)
RATE 7, 20, 48, CONDO 19
LETTER OF DETERMINATION REVIEW (LODR)
CN 5, DEF 5
LETTER OF MAP AMENDMENT
(LOMA) PRP 6, END 2, CN 1, 5-6, 7, MAP 3, DEF 5
LETTER OF MAP REVISION
(LOMR) PRP 6, END 2, CN 1, 5-6, 7, MAP 3, DEF 5
LOSS ASSESSMENT COVERAGE GR 11-12, CONDO 7
LOSS HISTORY PRP 1, SRL 1
LOSS IN PROGRESS DEF 5
LOWEST ADJACENT GRADE DEF 5
LOWEST FLOOR APP 6, RATE 17-21, LFG 1-59, DEF 5
Building Diagrams 1-8 LFG 4-7, CERT 18-19
Building Drawings LFG 8-59
Lowest Floor Determination LFG 1-7
Lowest Floor Elevation APP 6, RATE 17-21, DEF 5
Use of Elevation Certificate LFG 2
LOWEST FLOOR GUIDE LFG 1-59
LOW-RISE BUILDING CONDO 6, DEF 5

M

MACHINERY AND EQUIPMENT RATE 19-20,
LFG 1, 2, CERT 2
MANDATORY PURCHASE (FORCED PLACEMENT)
GR 2, MPPP 2, CN 2, DEF 5
MANUFACTURED (MOBILE) HOMES/
TRAVEL TRAILERS GR 3-4, APP 1, 4, 8, PR 1,
DEF 3, 5, 9
Date of Construction APP 5, RATE 15
Doublewide APP 1, DEF 3
MANUFACTURED (MOBILE) HOME PARK OR
SUBDIVISION DEF 5-6
MAP "GRANDFATHERING" (See FLOOD MAP
"GRANDFATHERING")
MAPS (See FLOOD MAPS)
MEAN SEA LEVEL (See NATIONAL GEODETIC
VERTICAL DATUM [NGVD])
MISCELLANEOUS RULES GR 13
Application Submission GR 13
Assignment of Policy GR 13
Commission, Producer's GR 13
Contract Agent Rule GR 13
Delivery of Policy GR 13
Policy Term GR 13
MITIGATION SRL 1
MODULAR BUILDING DEF 6
MORTGAGE PORTFOLIO PROTECTION
PROGRAM (MPPP) GR 2, MPPP 1-6, DEF 6
MORTGAGEE APP 2, RATE 17, PRP 7, MPPP 1-6, REN 1
MUDFLOW DEF 6
MULTI-FAMILY RESIDENCE (DWELLING) (See
2-4 FAMILY RESIDENCE [DWELLING])
MULTI-PROPERTY LETTER OF MAP AMENDMENT
(LOMA) OR LETTER OF MAP REVISION (LOMR) CN 6

N

NATIONAL FLOOD INSURANCE ACT OF 1968 (See ACT)
NATIONAL FLOOD INSURANCE PROGRAM (NFIP)
REF 1, DEF 6
NATIONAL GEODETIC VERTICAL DATUM (NGVD) .. DEF 6
NATURAL GRADE DEF 6
NEW CONSTRUCTION DEF 6

NFIP BUREAU AND STATISTICAL AGENT REF 2, 5-6,
SRL 1, DEF 6
NFIP CONTACT INFORMATION REF 3-6
NFIP SERVICING AGENT REF 2, 3, SRL 1, DEF 6
NFIP SPECIAL DIRECT FACILITY (SDF) REF 2,
SRL 1, DEF 6
NON-PARTICIPATING COMMUNITY GR 1
NON-PAYMENT CN 2-3
NON-RESIDENTIAL GR 6, 7-8, CONDO 2, DEF 6
NOTICE OF LOSS CL 1
NULLIFICATION (See CANCELLATION/NULLIFICATION)

O

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

P

PAPERWORK BURDEN DISCLOSURE
NOTICE REF 7, APP 11
PARTICIPATING COMMUNITY GR 1, DEF 7
PHOTOGRAPH REQUIREMENTS (FOR ELEVATION
CERTIFICATE) CERT 1-2
PHYSICAL MAP REVISION (PMR) MAP 3
POLICIES AVAILABLE GR 1-2
POLICY DEF 7
POLICY RENEWALS GR 10, PRP 2, MPPP 5, REN 1-8
Credit Card Payment Form REN 1, 8
Endorsements During Renewal Cycle REN 2
Expiration Notice to Mortgagee REN 1
Final Notice REN 2, 3, 6-7
Insufficient Renewal Information REN 2
Renewal Effective Date Determination REN 2
Renewal Notice REN 1, 2, 3, 4-8
Severe Repetitive Loss Policies REN 2, SRL 1-8
Waiting Period REN 1, 2
POLICY TERM GR 13, APP 1-2, PRP 6, MPPP 3
POLLUTANTS DEF 7
PONDING HAZARD DEF 7
POST-FIRM BUILDING (CONSTRUCTION) RATE 16,
DEF 7
PRE-FIRM BUILDING (CONSTRUCTION) RATE 15-16,
DEF 7
PREFERRED RISK POLICY (PRP) GR 2,
PRP 1-10, DEF 7
Completing PRP Application Form PRP 6-8
Condominium Rating Chart PRP 3
Conversion of PRP to Standard Rated Policy PRP 6
Conversion of Standard Rated Policy to PRP Due to
Map Revision, LOMA, or LOMR PRP 6
Conversion of Standard Rated Policy to PRP Due to
Misrating PRP 6
Coverage Limits PRP 2
Coverage/Premium Tables PRP 4-5
Deductibles PRP 2
Discounts/Fees/ICC Premium PRP 2
Documentation PRP 2
Eligibility Requirements PRP 1, 3
Endorsements PRP 2
General Description PRP 1
Ineligibility PRP 2
PRP Application Form PRP 9-10
Renewal PRP 2
Replacement Cost Coverage PRP 2
PREMIUM RATE 16-17
Credit Card Payment APP 6, 7, REN 2, 8
Credit Card Payment Form REN 2, 8
Premium Calculation RATE 16-17

Premium Discounts	APP 6, CRS 1
Premium Payment	APP 6, 7, RATE 16-17, CONDO 9, PRP 8, MPPP 4, REN 1-2
Prepaid Amount (Total)	DEF 7
Prepaid Premium (Total)	DEF 7
Presentment of Payment (Premium)	DEF 7
Refunds	END 1-2, 3-4, CN 1-6
PREPAID AMOUNT (TOTAL)	DEF 7
PREPAID PREMIUM (TOTAL)	DEF 7
PRESENTMENT OF PAYMENT (PREMIUM)	DEF 7
PRINCIPAL RESIDENCE	DEF 7
PRINCIPALLY ABOVE GROUND BUILDING	DEF 7
PROBATION	GR 1, DEF 7
PROBATION SURCHARGE	GR 1, RATE 12, DEF 7
PROOF OF INSURANCE	GR 8
PROOF OF LOSS	CL 1, 2
PROPER OPENINGS (FLOOD VENTS)	LFG 1, 2, 3, 5, 7, DEF 7
PROPERTY LOCATION	APP 2-3, PRP 7, END 3
PROPERTY REMOVED TO SAFETY EXPENSE	DEF 7
PROVISIONAL RATING	GR 12, PR 1-5, DEF 7
Completing the Provisional Rating Questionnaire:	
General Directions	PR 2
Completing the Provisional Rating Questionnaire:	
Guidance for Determining Building Elevated on Fill	PR 2
Eligibility Requirements	PR 1
General Description	PR 1
Notification Requirements	PR 1
Provisional Rating Example	PR 4
Provisional Rating Questionnaire	PR 3
Reformation: Endorsement Procedure	PR 1
Reformation: Endorsement Alternative	PR 1
Reformation: Limitations	PR 1
Sample Notice to Accompany	
Provisionally Rated Policies	PR 5

R

RATE TABLES	RATE 1-14, 33, CONDO 10-22, PRP 4-5, MPPP 1, PR 3, CRS 1
RATING	GR 11, RATE 1-63, CONDO 1-31, CERT 4, END 1-2
Alternative Rates	RATE 21, END 2
Amount of Insurance Available	RATE 1
AR, AR Dual Zones	RATE 19
Buildings in More Than One Flood Zone ..	GR 12, RATE 17
Condominiums	CONDO 1-31
Contents Location	RATE 26-29
Crawl Space	RATE 25
Deductibles	RATE 12, 13, CONDO 7
Different Base Flood Elevations Reported ..	GR 13, RATE 17
Effect of Map Revisions on Rates	RATE 21-23
Elevation Difference	RATE 17-19
FIRMs with Wave Heights	RATE 30-31
Flood Map "Grandfathering" ...	RATE 21-23, PRP 1, DEF 4
Floodproofed Buildings	RATE 31-32
General Rule of Rating	RATE 22
Key Points for Rating	RATE 17
Multiple Elevation Certificates	CERT 1
Optional Elevation Rating	RATE 19, LFG 2
Premium Calculation	RATE 16-17
Provisional Rates	GR 12, PR 1-5, DEF 7
Rate Reduction	END 1
Rate Tables	RATE 1-14, 33, CONDO 10-22, PRP 4-5, MPPP 1, PR 3, CRS 1
Rating Error	END 1-2
Rating Examples	RATE 17-19, 22-23, 30, 49-63, CONDO 23-31, END 5-12, PR 4
Rating Steps	RATE 15-16
Re-Rating	RATE 23-24
Special Rating Situations	GR 12-13
Submit-for-Rate	GR 12, RATE 24-25, DEF 9
Tentative Rates	GR 12, RATE 21, CONDO 8, DEF 9

V-Zone Optional Rating	RATE 23
V-Zone Risk Factor Rating Form	RATE 35-48
RCBAP (See RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY)	
RECREATIONAL VEHICLE	DEF 1
REFORMATION	GR 11, MPPP 5, PR 1
REFUNDS	END 1-2, 3-4, CN 1-7
REGIONAL OFFICES, NFIP	REF 5-6
REGULAR PROGRAM	GR 1, RATE 1, DEF 8
RENEWALS (See POLICY RENEWALS)	
REPETITIVE LOSS	GR 5, 11, REN 2, CN 6, SRL 1-8, DEF 8
REPLACEMENT COST	APP 4, RATE 20-21, 31, CONDO 7, 8, PRP 2, DEF 8
RESIDENTIAL	GR 5-6, CONDO 1-2
RESIDENTIAL BASEMENT FLOODPROOFING	
CERTIFICATE	CERT 7-8
RESIDENTIAL CONDOMINIUM BUILDING	CONDO 1-2, DEF 8
RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY (RCBAP) (See also STANDARD FLOOD INSURANCE POLICY)	GR 1, 2, APP 4, CONDO 1-31, POL 1, 42-61
Application Form	CONDO 8-9
Assessment Coverage	CONDO 7
Building Type	CONDO 6, 8
Cancellation or Endorsement of Existing Unit Owners' Dwelling Policies	CONDO 8
Coinsurance	CONDO 7
Commission, Producer's	CONDO 8
Condominium Building in the Course of Construction	CONDO 6
Coverage, Building	CONDO 8-9
Coverage, Contents	CONDO 8-9
Coverage Limits	CONDO 7, 8-9
Deductibles	CONDO 8, 22
Determining Rates and Fees	CONDO 9
Eligibility Requirements	CONDO 6
Federal Policy Fee	CONDO 8
Property Covered	CONDO 6
Rate Tables	CONDO 10-22
Rating Examples	CONDO 23-31
Replacement Cost	CONDO 7, 8
Tentative Rates and Scheduled Buildings	CONDO 8
ROWHOUSES/TOWNHOUSES	CONDO 6, PRP 8

S

SCHEDULED BUILDING POLICY	GR 2, APP 1, CONDO 8, DEF 8
SCREENING, INSECT (BELOW LOWEST ELEVATED FLOOR)	RATE 7, 20, CONDO 19
SECTION 1316	GR 6, DEF 8
SEPARATE BUILDING (See SINGLE BUILDING)	
SEVERE REPETITIVE LOSS PROPERTIES	GR 5, REN 2, CN 6, SRL 1-8, DEF 8
SFIP (See STANDARD FLOOD INSURANCE POLICY)	
SHEAR WALLS	GR 5, DEF 8
SHEET FLOW HAZARD	DEF 8
SILOS	GR 4, 6
SINGLE ADJUSTER PROGRAM	CL 3-4, DEF 8
SINGLE BUILDING	GR 5, DEF 8
SINGLE-FAMILY RESIDENCE (DWELLING)	GR 5, DEF 8
SLATS OR SHUTTERS (BELOW LOWEST ELEVATED FLOOR)	RATE 7, 20, CONDO 19
SOLID PERIMETER FOUNDATION WALLS	GR 5, RATE 20, DEF 8
SPECIAL CERTIFICATIONS	CERT 1-37
SPECIAL DIRECT FACILITY (See NFIP SPECIAL DIRECT FACILITY)	
SPECIAL FLOOD HAZARD AREA (SFHA)	MAP 2, DEF 8

SPECIAL RATING SITUATIONS.....	GR 12-13, RATE 21-25
Alternative Rates	RATE 21
Buildings in More Than One	
Flood Zone	GR 12, RATE 17
Crawl Space	RATE 25
Different Base Flood Elevations Reported	GR 13, RATE 17
Map "Grandfather" Rules: Effect of Map Revisions	
on Rates	RATE 21-23
Policies Requiring Re-Rating	RATE 23-24
Post-'81 V Zone Optional Rating	RATE 23
Provisional Rates	GR 12, DEF 7
Submit-for-Rate	GR 12, RATE 24-25, DEF 9
Tentative Rates	GR 12, RATE 21, CONDO 8, DEF 9
STANDARD FLOOD INSURANCE POLICY (SFIP) ..	GR 1, 2,
POL 1-61, DEF 8-9	
Agreement	POL 3, 23, 43
Claim Guidelines in Case of a Flood	POL 21, 40, 61
Coinsurance	POL 52
Deductibles	POL 12, 32, 51-52
Definitions	POL 3-5, 23-25, 43-45
Dwelling Form	POL 2-21, DEF 8
Exclusions	POL 11-12, 31-32, 50-51
General Conditions	POL 12-20, 32-38, 53-59
General Property Form	POL 22-40, DEF 8
Liberalization Clause	POL 20, 39, 60
Property Covered	POL 5-10, 25-30, 45-50
Property Not Covered	POL 10-11, 30-31, 50
Residential Condominium Building Association	
Policy	POL 42-61, DEF 8-9
Summary of Significant Changes, December 2000	
POL 2, 22, 42	
What Law Governs	POL 20, 39, 60
START OF CONSTRUCTION	DEF 9
STOCK	DEF 9
SUBMIT-FOR-RATE	GR 12, RATE 23-24, DEF 9
SUBSTANTIAL DAMAGE	GR 11, RATE 16, 23-24, DEF 9
SUBSTANTIAL IMPROVEMENT	APP 5,
RATE 15-16, 23, DEF 9	
SUSPENSION	GR 1, DEF 9

T

TECHNICAL ASSISTANCE	REF 2
TELEPHONE NUMBERS	REF 3-6

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

U

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

V

VALUED POLICY	DEF 9
VARIANCE	DEF 9
VEHICLES AND EQUIPMENT	GR 6
V-ZONE OPTIONAL RATING	RATE 23
V-ZONE RISK FACTOR RATING FORM	RATE 35-48

W

WAITING PERIOD	GR 8-10, MPPP 4, REN 1, 2,
PR 1, DEF 10	
WALLED AND ROOFED	GR 3, DEF 10
WALLS	GR 5, RATE 20, LFG 2, 3, DEF 8
Breakaway Walls	GR 5, RATE 20, LFG 2, 3, DEF 1
Common Interior Walls	GR 5
Shear Walls	GR 5, DEF 8
Solid Perimeter Foundation Walls	GR 5, RATE 20,
LFG 7, DEF 8	
WAVE HEIGHT	APP 6, RATE 30-31, DEF 10
Calculating Wave Height Adjustment	RATE 30, DEF 10
WHOLE DOLLAR PREMIUM	RATE 17
WIND LOSSES	CL 4
WRITE YOUR OWN (WYO) PROGRAM	REF 1-2, DEF 10

Z

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

