

# 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 RATES .....RATE 21, END 2, DEF 1  
ANCHORED ..... GR 3-4, DEF 1  
APPLICATION ..... GR 11-12, APP 1-11,  
CONDO 8-9, PRP 4-7, DEF 1  
Binders .....GR 8, DEF 1  
Flood Insurance Application Form .....APP 9-11  
Incomplete/Incorrect Applications ..... APP 8  
Mailing Instructions.....GR 8, 12, APP 8  
APPURTENANT STRUCTURE .....GR 3, DEF 1  
ASSESSMENT COVERAGE ..... GR 11-12, CONDO 7  
ASSIGNMENT OF POLICY ..... GR 12, MPPP 6, DEF 1

## B

BASE FLOOD .....DEF 1  
BASE FLOOD DEPTH..... RATE 18, DEF 1  
BASE FLOOD ELEVATION (BFE) ..... RATE 17-21,  
MAP 2, 3, DEF 1  
BASEMENT ..... APP 1, 3, RATE 24, CERT 3, 4-5, DEF 1  
BINDER .....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, 25-28  
Elevated Building..... APP 1, 3, 4, 5, 6, 7,  
RATE 19-21, DEF 3  
Floodproofed Building ..... RATE 30-31, CERT 3-8, DEF 4  
Manufactured (Mobile) Home/Travel Trailer.....GR 3-4,  
APP 1, 4, 5, 7, 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 OCCUPANCY .....GR 5-6  
BUSINESS ANALYST, WYO ..... REF 2

## C

CANCELLATION/NULLIFICATION ..... CONDO 8, PRP 2,  
MPPP 6, CN 1-10, DEF 2, 6  
Cancellation/Nullification Request Form ..... CN 9-10  
Form Completion ..... CN 7  
Reason Codes for Cancellation/Nullification ..... CN 1-7  
Refunds ..... CN 1-7  
CERTIFICATIONS ..... CERT 1-37  
CISTERNS .....GR 4, 6, DEF 2  
CLAIMS ..... CL 1-4  
Appealing a Claim ..... CL 1-3  
Filing a Claim..... CL 1

## D

Increased Cost of Compliance (ICC) Claims ..... CL 4  
Insured's Responsibilities ..... CL 1-3  
Producer's Responsibilities ..... CL 3,4  
Single Adjuster Program ..... CL 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 AREA ..... RATE 29-30, 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 Community .....DEF 8  
COMMUNITY RATING SYSTEM (CRS)..... CRS 1-28, DEF 2  
CONDOMINIUM ASSOCIATION ..... CONDO 1-2, DEF 2  
CONDOMINIUMS ..... CONDO 1-31, DEF 2  
CONTACT INFORMATION, NFIP ..... REF 3-6  
CONTENTS ..... GR 6, 7, 8, APP 4, RATE 1, 25-28  
CONSTRUCTION DATA ..... APP 4-6  
CONTINUOUS LAKE FLOODING ..... CN 6  
COOPERATIVES ..... GR 6  
COUNTYWIDE MAP ..... MAP 1, DEF 3  
COURSE OF CONSTRUCTION ..... GR 4, APP 5, CONDO 6,  
DEF 2  
COVERAGE .....GR 10-11, RATE 1-10, CONDO 6-7, 8-9,  
PRP 3, 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 3  
Contents Coverage .....GR 6, 7, 8, APP 4, RATE 1,  
CONDO 9, PRP 3  
Contents-Only Coverage .....RATE 55, PRP 1, 2, 3  
Limits of Coverage ..... GR 10, RATE 1,  
CONDO 7, 8-9, PRP 3, MPPP 3-4  
Reduction or Reformation/Removal  
of Insurance .....GR 11, END 1, MPPP 5, PR 1  
CRAWL SPACE ..... RATE 24A, CERT 2, LFG 2  
CREDIT CARD PAYMENT ..... APP 6, 7, REN 1, 8, MAP 4  
CREDIT CARD PAYMENT FORM ..... REN 1,8

DIRECT PROGRAM .....REF 2, 3, GR 12,  
APP 8, CONDO 7  
DISASTER ASSISTANCE ..... GR 3, APP 2, PRP 1, 4  
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, PRP 1, 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 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, MPPP 5, DEF 3  
FEMA ..... REF 1, RATE 21, 30, 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 3-4  
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  
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, 3, 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 30-31, 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 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 .....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, 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, 46, CONDO 19  
LETTER OF DETERMINATION REVIEW (LODR) .....  
CN 5, DEF 5

LETTER OF MAP AMENDMENT (LOMA) .....PRP 2, END 2, CN 1, 5-6, 6-7, MAP 3, DEF 5  
 LETTER OF MAP REVISION (LOMR) .....PRP 2, END 2, CN 1, 5-6, 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, 7, 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 12-13  
   Application Submission .....GR 12  
   Assignment of Policy .....GR 12  
 ■ Commission, Producer's .....GR 13  
   Delivery of Policy .....GR 12  
   Policy Term.....GR 12  
 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 4, MPPP 1-6  
 MUDFLOW .....DEF 6  
 MULTI-FAMILY RESIDENCE (DWELLING) (See 2-4 FAMILY RESIDENCE [DWELLING])

**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, PRP 3, 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  
   Final Notice ..... REN 2, 3, 6-7  
   Insufficient Renewal Information..... REN 2  
   Renewal Effective Date Determination ..... REN 2  
   Renewal Notice .....REN 1, 2, 3, 4-5  
   Severe Repetitive Loss Policies.....REN 2, SRL 1-5  
   Waiting Period.....REN 1, 2  
 POLICY TERM ..... GR 12, APP 1-2, PRP 4, 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 1-7, DEF 7  
   Completing PRP Application Form ..... PRP 4-5  
   Conversion of PRP to Standard Rated Policy..... PRP 4  
   Conversion of Standard Rated Policy to PRP Due to Map Revision, LOMA, or LOMR ..... PRP 4  
   Conversion of Standard Rated Policy to PRP Due to Misrating ..... PRP 2, 4  
   Coverage Limits ..... PRP 2  
   Coverage/Premium Tables ..... PRP 3  
   Deductibles ..... PRP 2  
   Discounts/Fees/ICC Premium..... PRP 2  
   Documentation..... PRP 2  
   Eligibility Requirements..... PRP 1-2, 3  
   Endorsements ..... PRP 2  
   General Description ..... PRP 1  
   PRP Application Form..... PRP 6-7  
   Renewal ..... PRP 2  
   Replacement Cost Coverage..... PRP 2  
 PREMIUM..... RATE 16-17  
   Credit Card Payment ..... APP 6, 7, REN 1, 8  
   Credit Card Payment Form ..... REN 1, 8  
   Premium Calculation..... RATE 16-17  
   Premium Discounts..... CRS 1  
   Premium Payment .....APP 6, 7, RATE 16-17, CONDO 9, PRP 5, 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  
 PROGRAM COORDINATOR, WYO (See BUSINESS ANALYST, WYO)  
 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 4-5, 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, 32, CONDO 10-22,  
PRP 3, MPPP 1, PR 3, CRS 1  
RATING ..... GR 11, RATE 1-61, 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 25-28  
    Crawl Space ..... RATE 24A  
    Deductibles..... RATE 12, 13, CONDO 7  
    Effect of Map Revisions on Rates ..... RATE 21-23  
    Elevation Difference ..... RATE 17-19  
    FIRMs with Wave Heights ..... RATE 29-30  
    Flood Map "Grandfathering" ...RATE 21-23, PRP 1, DEF 4  
    Floodproofed Buildings..... RATE 30-31  
    Key Points for Rating.....RATE 17  
    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, 32, CONDO 10-22, PRP 3,  
MPPP 1, PR 3, CRS 1  
    Rating Error ..... END 1-2  
    Rating Examples ..... RATE 17-19, 22-23, 29, 47-61,  
CONDO 23-31, END 5-12, PR 4  
    Rating Steps ..... RATE 15-16  
    Re-Rating ..... RATE 23-24  
    Submit-for-Rate ..... GR 12, RATE 24, 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 31-46  
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 4, 11, REN 2, SRL 1-8, DEF 8  
REPLACEMENT COST ..... APP 4, RATE 20-21, 30,  
CONDO 7, 8, PRP 2, 5, DEF 8  
RESIDENTIAL .....GR 5-6, CONDO 1-2, PRP 3  
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 7-8, 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 2

**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 ..... REN 2,  
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 11, RATE 21-24  
    Alternative Rates..... RATE 21  
    Buildings in More Than One  
    Flood Zone..... GR 12, RATE 17  
    Crawl Space.....RATE 24A  
    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 23-24, 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



