

E. Requirements

**Table 2: Declarations Page Requirements**

ID	Category (for internal use only)	Data Element(s)	Display of Data Element (Required display in blue, unless otherwise indicated)	RR 2.0 Req't (for WYOs + NFIP Direct)	Possible Values or Required Format	Description & Required Information (under RR 2.0)
1	Policy	NFIP Policy Number	Policy Number	Always shown	1234567890	Indicate the 10-character string for this policy as reported to the NFIP system of record. If the insurance provider uses a separate policy number for internal purposes, identify this field as "NFIP Policy Number."
2	Policy	Policy Term	Policy Term	Always shown	<u>Policy Effective Date:</u> MM/DD/YYYY or Month DD, YYYY <u>Policy Effective Time:</u> "12:01am," "at the time of loan closing" <u>Policy Expiration Date:</u> MM/DD/YYYY or Month DD, YYYY <u>Policy Expiration Time:</u> "12:01am"	Indicate the Policy Effective Date and Policy Expiration Date and Time for all policies. For loan exception policies, indicate the Policy Effective Time as "at the time of loan closing." For non-loan exception policies, indicate the Policy Effective Time as "12:01am." For all policies indicate the Policy Expiration Time as "12:01am."
3	Policy	Endorsement Effective Date	Endorsement Effective Date	Conditional – only if applicable	<u>Endorsement Effective Date:</u> MM/DD/YYYY or Month DD, YYYY <u>Endorsement Effective Time:</u> "12:01am," "at the time of loan closing"	Condition: Policy Declarations are being or have been modified through endorsement, after the Policy Effective Date and before the Policy Expiration Date. Indicate the effective date of the Declarations modifying a policy after the Policy Effective Date and before the Policy Expiration Date. For loan exception policies, indicate the Endorsement Effective Time as "at the time of loan closing." For non-loan exception policies, indicate the Endorsement Effective Time as "12:01am."
4	Policy	Policy Form	Policy Form	Always shown	"Dwelling Policy" or "DP," "General Property" or "GP," "Residential Condominium Building Association Policy" or "RCBAP"	Indicate whether the policy is a Dwelling Policy (DP), General Property (GP), or Residential Condominium Building Association Policy (RCBAP). This may be spelled out, or abbreviated as indicated.
5	Policy	Policy Declarations Type	Policy Declarations Type	Always shown	"New Policy Declarations," "Renewal Policy Declarations," "Revised Policy Declarations"	Indicate the type of declarations included in this document: New Policy Declarations, Renewal Policy Declarations, or Revised Policy Declarations (i.e., Endorsement[s]).

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6	Policy	Rate Category	Rate Category	Always shown	“Rating Engine,” “Provisional Rate”	Indicate the type of <i>Rate Category</i> used to rate this policy. Provisional rates are used to enable coverage when the FEMA system is unavailable and FEMA has provided guidance to use provisional rating.
7	Policy	Insured Property Location	Insured Property Location	Always shown	[standard USPS address]	Indicate the street address of the building insured by the Policy.
8	Agent	Named Insured(s)/ Mailing Address	Policyholder(s)/ Mailing Address	Always shown	[Policyholder Name 1] [Policyholder Name 2 or “ATIMA”] [standard USPS address]	Indicate the named insured/policyholder, including second insured and/or any “ATIMA,” and mailing address of primary named insured.
9	Agent	Agent/Producer Name and Address	Agent	Always shown	[Agent Name] [standard USPS address] [add'l contact info]	Indicate the name and contact info (address, phone, and email or website) of the agent of record, producer, or broker.
10	Insurer	National Association of Insurance Commissioners (NAIC) identification number	Insurer NAIC Number	Always shown (for WYOs only)	[NAIC number scheme]	Indicate the insurer’s NAIC number. Only applies to WYOs.
11	Coverages & Endorsements	Building Coverage [Limit]	Building Coverage	Always shown	For policies with no Building Coverage: “n/a” – Building Coverage values by Building Occupancy – <u>Single-Family Home, Residential Manufactured/Mobile Home, Residential Unit, or Two-to-Four Family Building</u> Regular Program: “[\$1–\$250,000],” Emergency Program (AK, GU, HI, US VI): “[\$1–\$50,000],” Emergency Program (all other states): “[\$1–\$35,000]” <u>Residential Condominium Building</u> Regular Program: “[\$250,000 multiplied by total Number of Units],” Emergency Program: “n/a”	Indicate the <i>Building Coverage</i> limit amount. If the policy only covers contents, then indicate “n/a.”  Policies written under the Emergency Program have different limits, which may vary by state. Policies written for property in Alaska (AK), Guam (GU), Hawaii (HI), and US Virgin Islands (US VI) have different limits under the Emergency Program than policies written under the Emergency Program for other states and territories.  Refer to “Coverage and Deductibles” section of the FIM for details.

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11 cont.					<p><u>Other Residential Building, Non-Residential Building, or Non-Residential Manufactured/Mobile Building</u>                      Regular Program: “[\$1-\$500,000],”                      Emergency Program (AK, GU, HI, US VI): “[\$1-\$150,000],”                      Emergency Program (all other states): “[\$1-\$100,000]”</p> <p><u>Non-Residential Unit</u>                      “n/a”</p>	
12	Coverages & Endorsements	Building Deductible	Building Deductible	Always shown	<p><u>For policies with no Building Coverage:</u>                      “n/a”</p> <p>– Building Deductible values by Building Occupancy –  <u>Single Family Home, Residential Manufactured/Mobile Home, Residential Unit, and Two-to-Four Family Building:</u>                      “\$1,000,” “\$1,250,” “\$1,500,” “\$2,000,” “\$5,000,” “\$10,000”</p> <p><u>Other Residential Building, Non-Residential Building, Non-Residential Manufactured/Mobile Building, and Non-Residential Unit:</u>                      “\$1,000,” “\$1,250,” “\$1,500,” “\$2,000,” “\$5,000,” “\$10,000,” “\$25,000,” “\$50,000”</p> <p><u>Residential Condominium Building:</u>                      “\$1,000,” “\$1,250,” “\$1,500,” “\$2,000,” “\$5,000,” “\$10,000,” “\$25,000”</p>	<p>Indicate the <i>Building Deductible</i> amount. If the policy only covers contents, then indicate “n/a.”</p> <p>For select occupancies (i.e., Single Family Home, Residential Manufactured/Mobile Home, Residential Unit, or Two-to-Four Family Building), <i>Building Deductible</i> amounts can be mixed with any <i>Contents Deductible</i> option for those occupancies.</p> <p>For all other policies, these <i>Building Deductible</i> amounts can only be selected in fixed combinations with certain <i>Contents Deductible</i> options, as specified in the FIM.</p> <p>Refer to “Coverage and Deductibles” section of the FIM for details.</p>
13	Coverages & Endorsements	Contents Coverage [Limit]	Contents Coverage	Always shown	<p><u>For policies with no Contents Coverage:</u>                      “n/a”</p> <p>– Contents Coverage values by Building Occupancy –  <u>Single-Family Home, Residential Manufactured/Mobile Home, Residential Unit, Two-to-Four Family Building, or Other Residential Building</u></p>	<p>Indicate the <i>Contents Coverage</i> limit amount. If the policy only covers the building, then indicate “n/a.”</p> <p>Policies written under the Emergency Program have different limits.</p> <p>Refer to “Coverage and Deductibles” section of the FIM for details.</p>

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13 cont.					Regular Program: “[\$1–\$100,000],” Emergency Program: “[\$1–\$10,000]”  Residential Condominium Building Regular Program: “[\$1–\$100,000],” Emergency Program: “n/a”  <u>Non-Residential Building, Non-Residential Manufactured/Mobile Building, or Non- Residential Unit</u> Regular Program: “[\$1–\$500,000],” Emergency Program: “[\$1–\$100,000]”	
14	Coverages & Endorsements	Contents Deductible	Contents Deductible	Always shown	For policies with no Contents Coverage: “n/a”  – Contents Deductible values by Building Occupancy – <u>Single Family Home, Residential Manufactured/Mobile Home, Residential Unit, or Two-to-Four Family Building:</u> “\$1,000,” “\$2,000,” “\$5,000,” “\$10,000”  <u>Other Residential Building, Non- Residential Building, Non-Residential Manufactured/Mobile Building, or Non- Residential Unit:</u> “\$1,000,” “\$1,250,” “\$1,500,” “\$2,000,” “\$5,000,” “\$10,000,” “\$25,000,” “\$50,000”  <u>Residential Condominium Building:</u> “\$1,000,” “\$1,250,” “\$1,500,” “\$2,000,” “\$5,000,” “\$10,000,” “\$25,000”	Indicate the <i>Contents Deductible</i> amount. If the policy only covers the building, then indicate “n/a.”  For select occupancies (i.e., Single Family Home, Residential Manufactured/Mobile Home, Residential Unit, or Two-to-Four Family Building), <i>Contents Deductible</i> amounts can be mixed with any <i>Building Deductible</i> option for those occupancies.  For all other policies, these <i>Contents Deductible</i> amounts can only be selected in fixed combinations with certain <i>Building Deductible</i> options, as specified in the FIM. Refer to “Coverage and Deductibles” section of the FIM for details.
15	Messaging	Coverage Limitations	[Coverage Limitations]	Conditional – only if applicable	“Coverage limitations may apply. See your Policy Form for details.”	Include the specified messaging, for structures with basements and/or for those with elevated building foundation types.
16	Premium Details	Building Premium	Building Premium	Always shown	\$	Indicate the amount of premium paid towards building coverage.
17	Premium Details	Contents Premium	Contents Premium	Always shown	\$	Indicate the amount of premium paid towards <i>Contents Coverage</i> .

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18	Premium Details	Increased Cost of Compliance (ICC) Premium	Increased Cost of Compliance (ICC) Premium	Always shown	\$	Indicate the <i>ICC Premium</i> amount. If zero, indicate zero.
19	Premium Details – Discounts	Mitigation Discounts	Mitigation Discounts	Conditional – only if applicable	(\$)	Indicate the aggregate amount of applicable <i>Mitigation Discounts</i> , which may include discounts for flood vents and/or discounts for properly elevated machinery and equipment (M&E).
20	Premium Details – Discounts	Community Rating System Discount	Community Rating System Discount	Always shown	(\$)	Indicate the CRS premium discount amount. If zero, indicate zero.
21	Premium Details	Full-Risk Premium	Full-Risk Premium	Always shown	\$	Indicate the <i>Full-Risk Premium</i> amount for the policy excluding fees, surcharges, assessments, and applicable discounts.
22	Premium Details – Discounts	Statutory Discounts	Statutory Discounts	Conditional – only if applicable	[section header, no content]	Indicate that certain premium elements are <i>Statutory Discounts</i> . Premium discount elements to group together include <i>Annual Increase Cap</i> , <i>Pre-FIRM Discount</i> , <i>Newly Mapped Discount</i> , and <i>Other Statutory Discounts</i> .
23	Premium Details – Discounts	Annual Increase Cap Discount	Annual Increase Cap Discount	Conditional – only if applicable	(\$)	Indicate the <i>Annual Increase Cap Discount</i> amount, if applicable.
24	Premium Details – Discounts	Pre-FIRM Discount	Pre-Flood Insurance Rate Map Discount or Pre-FIRM Discount	Conditional – only if applicable	(\$)	Indicate the <i>Pre-FIRM Discount</i> amount, if the building receives a Pre-FIRM discount. If not receiving the Pre-FIRM discount (whether eligible or not) then field not required.
25	Premium Details – Discounts	Newly Mapped Discount	Newly Mapped Discount	Conditional – only if applicable	(\$)	Indicate the <i>Newly Mapped Discount</i> amount, if applicable.
26	Premium Details – Discounts	Other Statutory Discounts	Other Statutory Discounts	Conditional – only if applicable	(\$)	Indicate the <i>Other Statutory Discount</i> amounts corresponding to the Emergency Program Discount, AR Discount, and/or A99 Discount if applicable.

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27	Premium Details	Discounted Premium	Discounted Premium	Always shown	\$	Indicate the combined premium discount amount for the rating items if applicable. Items include <i>Building Premium, Contents Premium, ICC Premium, Mitigation Discounts</i> (including flood vents and properly elevated M&E), <i>Community Rating System Discount, Annual Increase Cap, Pre-FIRM Discount, Newly Mapped Discount</i> , and <i>Other Statutory Discounts</i> .
28	Premium Details – Fees/Charges	Reserve Fund Assessment	Reserve Fund Assessment	Always shown	\$	Indicate the <i>Reserve Fund Assessment</i> amount. If zero, indicate zero.  If the <i>Rate Category</i> is “Rating Engine,” then FEMA provides this value. If the <i>Rate Category</i> is “Provisional Rate,” then insurer (or insurer system) calculates based on FIM guidance.
29	Premium Details – Fees/Charges	Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge	Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge	Always shown	– HFIAA Surcharge values by Primary Residence and Building Occupancy – <u>Residential building that is Policyholder Primary Residence (Single-Family Home, Residential Manufactured/Mobile Home, Residential Unit, or Two-to-Four Family Building): “\$25”</u> <u>Residential building that is a Non-Primary Residence for Policyholder (Single-Family Home, Residential Manufactured/Mobile Home, Residential Unit, or Two-to-Four Family Building): “\$250”</u> <u>All Other NFIP policies (Other Residential Building, Residential Condominium Building, Non-Residential Building, Non-Residential Manufactured/Mobile Building, or Non-Residential Unit): “\$250”</u>	Indicate the <i>Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge</i> amount.  For primary residences, indicate a <i>HFIAA Surcharge</i> amount of \$25.  For all other NFIP policies (including Non-Primary Residences, Non-Residential Business, Other Non-Residential Buildings/ Non-Condominium Multi-Family Buildings), indicate a <i>HFIAA Surcharge</i> amount of \$250.

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30	Premium Details – Fees/Charges	Federal Policy Fee	Federal Policy Fee	Always shown	<p>– Federal Policy Fee values by Building Occupancy –</p> <p><u>Single-Family Home, Residential Manufactured/Mobile Home, Residential Unit, or Two-to-Four Family Building</u> “\$47”</p> <p><u>Other Residential Building, Non-Residential Building, Non-Residential Manufactured/Mobile Building, or Non-Residential Unit</u> “\$47”</p> <p><u>Residential Condominium Building</u>                      Units 1–20: \$47 per unit                      Units 21–40: \$20 per unit                      Units 41–100: \$10 per unit                      Units 101+: \$2 per unit</p>	<p>Indicate the Federal Policy Fee (FPF) amount for all policies.</p> <p>For building occupancies under the Dwelling Form and General Property Form, the FPF amount is \$47.</p> <p>For Residential Condominium Buildings, the FPF amount is a calculation based on the total number of units in the building. Refer to the “Federal Policy Fee” section of the FIM for details.</p>
31	Premium Details – Fees/Charges	Probation Surcharge	Probation Surcharge	Conditional – only if applicable	\$50	Indicate the <i>Probation Surcharge</i> amount of \$50 if applicable.
32	Premium Details	Annual Premium	Total Annual Payment	Always shown	\$	Indicate the total amount of annual premium paid (submitted premium).
33	Premium Details	Revised Annual Premium	Revised Total Annual Payment	Conditional – only if applicable	\$	Indicate the revised total amount of annual premium for the policy, inclusive of changes due to endorsement(s).
34	Policy	Payor	Payor	Always shown	“Policyholder,” “Lender (1st Mortgagee),” “Lender (2nd Mortgagee),” “Loss Payee,” “Other (see <i>Lender Information – 2nd Mortgagee/Other</i> for details)”	Indicate who receives the renewal notice and pays the total annual payment amount (submitted premium).
35	Location and Property Info	Primary Residence	Primary Residence	Always shown	“Yes,” “No”	A “Yes” must be displayed if the policy covers the insured’s primary residence. Otherwise, display “No.”



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36	Location and Property Info	Building Occupancy	Building Occupancy	Always shown	<p><u>Residential:</u>                      “Single-Family” or “Single-Family Home,”                      “Residential Manufactured/Mobile Home,”                      “Residential Unit,”                      “Two-to-Four Family” or “Two-to-Four Family Building,”                      “Other Residential” or “Other Residential Building,”                      “Residential Condominium Building”</p> <p><u>Non-Residential:</u>                      “Non-Residential Building,”                      “Non-Residential Manufactured/Mobile Building,”                      “Non-Residential Unit”</p>	Indicate the <i>Building Occupancy</i> of the covered property.
37	Location and Property Info	Building Description	Building Description	Always shown	<p><u>Residential:</u>                      “Entire Apartment Building,”                      “Apartment Unit,”                      “Entire Cooperative Building,”                      “Cooperative Unit,”                      “Detached Guest House,”                      “Main Dwelling,”                      “Entire Residential Condominium Building,”                      “Residential Condominium Unit (in Residential Building),”                      “Residential Condominium Unit (in Non-Residential Building),”                      “Other Dwelling Type (please specify)”</p> <p><u>Non-Residential:</u>                      “Agricultural Building,”                      “Commercial,”                      “Detached Garage,”                      “Government-Owned,”                      “House of Worship,”                      “Recreation Building,”                      “Storage/Tool Shed,”                      “Other Non-Residential Type (please specify)”</p>	Indicate the <i>Building Description</i> . If the selected <i>Building Description</i> value is “Other Dwelling Type” or “Other Non-Residential Type,” then provide additional descriptive details using <i>Building Description Detail</i> field.



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38	Location and Property Info	Building Description Detail	Building Description Detail	Conditional – only if applicable	[details]	If the selected <i>Building Description</i> value is “Other Dwelling Type” or “Other Non-Residential Type,” then provide additional descriptive details.
39	Location and Property Info	First Floor Height [Used (in feet)]	First Floor Height [Used (in feet)]	Always shown	“[whole integer] ft”	Indicate the <i>First Floor Height Used</i> , in feet, to calculate elevation for rating purposes. This information may be presented in-line with <i>Method Used to Determine First Floor Height</i> .
40	Location and Property Info	Method Used to Determine First Floor Height	Method Used to Determine First Floor Height	Always shown	“FEMA determined,” “Elevation Certificate,”	Indicate the method used to determine first floor height used for rating purposes. This information may be presented in-line with <i>First Floor Height Used (in feet)</i> .
41	Location and Property Info	Property Description	Property Description	Always shown	<u>Foundation Type:</u> “Slab on grade (Non-Elevated),” “Basement (Non-Elevated),” “Crawlspace (Elevated or Non-Elevated Subgrade Crawlspace),” “Elevated without enclosure on posts, piles, or piers,” “Elevated with enclosure on posts, piles, or piers,” “Elevated with enclosure not on posts, piles, or piers (solid foundation walls)” <u>Number of Floors:</u> “[whole integer] floor(s)” <u>Construction Type:</u> “Frame,” “Masonry,” “Other”	Indicate the <i>Property Description</i> composed of the following fields, as applicable: <i>Foundation Type</i> , <i>Number of Floors</i> , and <i>Construction Type</i> .
42	Location and Property Info	Number of Units	Number of Units	Conditional – only if applicable	“[whole integer] units”	Indicate the <i>Number of Units</i> covered by the policy. Only applies to RCBAP policies.
43	Location and Property Info	Date of Construction or Date of Substantial Improvement	Date of Construction or Date of Substantial Improvement	Always shown	MM/DD/YYYY or Month DD, YYYY	Indicate the <i>Date of Construction</i> or, if applicable, the <i>Date of Substantial Improvement</i> . If the property has not been substantially improved, show <i>Date of Construction</i> . If the property has been

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43 cont.						substantially improved, show <i>Date of Substantial Improvement</i> .
44	Location and Property Info	Prior NFIP Claims	Prior NFIP Claims	Always shown	“[whole integers] claim(s)“	Indicate the number of <i>Prior NFIP Claims</i> used for rating the policy, based on that individual building’s history of NFIP flood claims over a rolling 20-year window as determined by the policy’s effective date. If zero, indicate zero. The following claim payments are excluded from <i>Prior NFIP Claims</i> : ICC claims, claims without payment (CWOPs), and claim payments equal to or less than the deductible amount.
45	Location and Property Info	Replacement Cost Value	Replacement Cost Value	Conditional – only if applicable	[\$000,000]	Indicate the documented <i>Replacement Cost Value</i> . Only applies to the following building occupancies: Other Residential Building, Residential Condominium Building, Non-Residential Building, Non-Residential Manufactured/Mobile Building, and Non-Residential Unit.  Replaces former field requirement “Replacement Cost Value (RCBAP and policies using Post’81 V Zones rates – must indicate field name).”
46	Lender Info	First Mortgagee [Name, Address, Loan Number]	First Mortgagee [Name, Address, Loan Number]	Always shown	[1st Mortgagee Name] [standard USPS address] [1st Mortgage Loan No.]	Indicate the name and address of the first mortgagee, and loan number if required by the lender.
47	Lender Info	Second Mortgagee/ Other [Name, Address, Loan Number]	Second Mortgagee/ Other [Name, Address, Loan Number]	Conditional – only if applicable	[2nd Mortgagee Name] [standard USPS address] [2nd Mortgage Loan No.]	Indicate the name and address of the second mortgagee, the name and address of the additional loss payee (if applicable), and loan number if required by the lender.
48	Messaging	Clear Communication of Risk	[Clear Communication of Risk]	Always shown	“For questions about your flood insurance policy rating, contract your agent or insurance company. To learn more about your flood risk please visit <a href="https://www.floodsmart.gov/floodcosts">FloodSmart.gov/floodcosts</a> .”	Include the specified messaging.
49	Messaging	Prior NFIP Claims disclaimer	[Prior NFIP Claims communication]	Always shown	“Your property’s NFIP flood claims history can affect your premium.”	Include the specified messaging.

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50	Messaging	NFIP Logo and/or descriptive text	[NFIP Logo or descriptive text]	Always shown	<placeholder>	Include the NFIP logo (recommended placement next to WYO corporate logo) and/or descriptive text identifying that it is an NFIP policy.
100	Coverages & Endorsements	Additions and Extensions Coverage	Additions and Extensions Coverage	n/a	–	N/A
101	Lender Info	Additional Loss Payee (Only if applicable - Indicate field name)	Additional Loss Payee (Only if applicable - Indicate field name)	n/a	–	Included but no longer a standalone field. Under RR 2.0 this information will be incorporated into the <i>Second Mortgagee/Other</i> .
102	Location and Property Info	Number of Floors or Building Type	Number of Floors or Building Type	n/a	–	Included but no longer a standalone field. Under RR 2.0 this information will be incorporated into the <i>Property Description</i> .
103	Location and Property Info	Basement/Enclosure/Crawlspace (Subgrade Crawlspace)	Basement/Enclosure/Crawlspace (Subgrade Crawlspace)	n/a	–	N/A
104	Location and Property Info	Community Name	Community Name	n/a	–	N/A
105	Location and Property Info	Community Number (including panel number and panel suffix)	Community Number (including panel number and panel suffix)	n/a	–	N/A
106	Location and Property Info	Condominium High Rise or Low Rise (for RCBAP only)	Condominium High Rise or Low Rise (for RCBAP only)	n/a	–	N/A
107	Location and Property Info	Current Flood Zone	Current Flood Zone	n/a	–	N/A
108	Location and Property Info	Elevated Building	Elevated Building	n/a	–	N/A
109	Location and Property Info	Flood Risk/Rated Zone (Indicate field name)	Flood Risk/Rated Zone (Indicate field name)	n/a	–	N/A

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110	Location and Property Info	NFIP Grandfathering (Indicate field name as “Grandfathering” or “NFIP Grandfathering”)	NFIP Grandfathering (Indicate field name as “Grandfathering” or “NFIP Grandfathering”)	n/a	–	N/A
111	Location and Property Info	Pre-FIRM Subsidized	Pre-FIRM Subsidized	n/a	–	N/A
112	Premium Details – Discounts	Deductible Discount	Deductible Discount	n/a	–	N/A