

C. Templates

1. Declarations Page Template (New Business or Renewal), Page 1



FEMA



Policy Number: [Value]
Policy Term: [Eff. Date] (12:01 a.m.) – [Exp. Date] (12:01 a.m.)
Policy Form: [Value]
Policy Declarations Type: [Value]
Rate Category: [Value]
Insured Property Location: [Line 1]
 [Line 2]

FLOOD INSURANCE POLICY DECLARATIONS

This Declarations Page is part of your Policy. **THIS IS NOT A BILL.**

Policyholder(s)/Mailing Address:

[Line 1]
[Line 2]
[Line 3]
[Line 4]

Agent:

[Line 1]
[Line 2]
[Line 3]
[Line 4]

Insurer NAIC Number: [value]

Policy Coverages & Endorsements

COVERAGE	LIMIT	DEDUCTIBLE
Building	[\$000,000]	[\$000,000]
Contents	[\$000,000]	[\$000,000]

[\$00,000.00]

Total Annual Payment

Includes Premium, Discounts, Fees, and Surcharges

[Coverage limitations may apply. See your Policy Form for details.]

Payor: [value]

Premium Details

<i>Building Premium</i>	\$00,000
<i>Contents Premium</i>	\$00,000
<i>Increased Cost of Compliance (ICC) Premium</i>	\$00,000
<i>Mitigation Discounts</i>	(\$000)
<i>Community Rating System Discount</i>	(\$000)
<i>Full-Risk Premium</i>	\$00,000
Statutory Discounts	
• Annual Increase Cap Discount	(\$000)
• Pre-FIRM Discount	(\$000)
• Newly Mapped Discount	(\$000)
• Other Statutory Discounts	(\$000)
<i>Discounted Premium</i>	\$00,000
Fees and Surcharges	
• Reserve Fund Assessment	\$000
• Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge	\$000
• Federal Policy Fee	\$000
• Probation Surcharge	\$000
Total Annual Payment (Premium, Discounts, Fees and Surcharges)	\$00,000

2. Declarations Page Template (New Business or Renewal), Page 2



FEMA



Policy Number: [value]

Location and Property Information

Primary Residence [Yes/No]
 Building Occupancy [Value]
 Building Description [Value]
 Building Description Detail [Value]
 First Floor Height [Value] ft.
 Method Used to Determine First Floor Height [Value]
 Property Description [Line 1]
 [Line 2]
 Number of Units [Value]
 Date of Construction or Date of Substantial Improvement [MM/DD/YYYY]
 Prior NFIP Claims [Value] claim(s)
 Replacement Cost Value [Value]

Your property's NFIP flood claims history can affect your premium. For more information, contact your insurance agent or company.

Lender Information

1st Mortgagee

[Value]

[Address Line]

Loan No.: [000-000000-0]

2nd Mortgagee /Other

[Value]

[Address Line]

Loan No.: [000-000000-0]

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit [FEMA.gov or FloodSmart.gov placeholder].

3. Declarations Page Template (Endorsement), Page 1



FEMA



Policy Number: [Value]

Policy Term: [Eff. Date] (12:01 a.m.) – [Exp. Date] (12:01 a.m.)

Endorsement Effective Date: [End. Eff. Date] (12:01 a.m.)

Reason for Change: [Value]

Policy Form: [Value]

Policy Declarations Type: [Value]

Rate Category: [Value]

Insured Property Location: [Line 1]
[Line 2]

FLOOD INSURANCE POLICY DECLARATIONS

This Declarations Page is part of your Policy. **THIS IS NOT A BILL.**

Policyholder(s)/Mailing Address:

[Line 1]

[Line 2]

[Line 3]

[Line 4]

Agent:

[Line 1]

[Line 2]

[Line 3]

[Line 4]

Insurer NAIC Number: [value]

Policy Coverages & Endorsements

COVERAGE	LIMIT	DEDUCTIBLE
Building	[\$000,000]	[\$000,000]
Contents	[\$000,000]	[\$000,000]

[\$00,000.00]

Revised Total Annual Payment
Includes Premium, Discounts, Fees, and Surcharges

[Coverage limitations may apply. See your Policy Form for details.]

Payor: [value]

Premium Details

Building Premium	\$00,000
Contents Premium	\$00,000
Increased Cost of Compliance (ICC) Premium	\$00,000
Mitigation Discounts	(\$000)
Community Rating System Discount	(\$000)
Full-Risk Premium	\$00,000
Statutory Discounts	
• Annual Increase Cap Discount	(\$000)
• Pre-FIRM Discount	(\$000)
• Newly Mapped Discount	(\$000)
• Other Statutory Discounts	(\$000)
Discounted Premium	\$00,000
Fees and Surcharges	
• Reserve Fund Assessment	\$000
• Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge	\$000
• Federal Policy Fee	\$000
• Probation Surcharge	\$000
Revised Total Annual Payment (Premium, Discounts, Fees and Surcharges)	\$00,000

4. Declarations Page Template (Endorsement), Page 2



FEMA



Policy Number: [value]

Location and Property Information

Primary Residence	[Yes/No]
Building Occupancy	[Value]
Building Description	[Value]
Building Description Detail	[Value]
First Floor Height	[Value] ft.
Method Used to Determine First Floor Height	[Value]
Property Description	[Line 1] [Line 2]
Number of Units	[Value] unit(s)
Date of Construction or Date of Substantial Improvement	[MM/DD/YYYY]
Prior NFIP Claims	[Value] claim(s)
Replacement Cost Value	[Value]

Your property's NFIP flood claims history can affect your premium. For more information, contact your insurance agent or company.

Lender Information

1st Mortgagee

[Value]

[Address Line]

Loan No.: [000-000000-0]

2nd Mortgagee / Other

[Value]

[Address Line]

Loan No.: [000-000000-0]

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit [FEMA.gov or FloodSmart.gov placeholder].

D. Sample Documents

1. Declarations Page Sample (New Business or Renewal), Page 1



FEMA



Policy Number: 1234567890

Policy Term: October 1, 2021 (at time of loan closing) – October 1, 2022 at (12:01 a.m.)

Policy Form: Dwelling Policy

Policy Declarations Type: New Policy Declarations

Rate Category: Rating Engine

Insured Property Location: 3200 Mount Vernon Memorial Hwy
Mount Vernon, VA 22121

FLOOD INSURANCE POLICY DECLARATIONS

This Declarations Page is part of your Policy. **THIS IS NOT A BILL.**

Policyholder(s)/Mailing Address:

George Washington
Martha Washington
3200 Mount Vernon Memorial Highway
Mount Vernon, VA 22121

Agent:

John Lennon, John, Paul, George & Ringo's Agency
123 Abbey Road
Washington, DC 21009
(205) 555-2189 | email@ipgragency.com

Insurer NAIC Number: 0987654321

Policy Coverages & Endorsements

COVERAGE	LIMIT	DEDUCTIBLE
Building	\$250,000	\$1,000
Contents	\$100,000	\$1,000

\$2,049.00

Total Annual Payment

Includes Premium, Discounts, Fees, and Surcharges

Payor: Policyholder(s)

Premium Details

<i>Building Premium</i>	\$1,500
<i>Contents Premium</i>	\$1,000
<i>Increased Cost of Compliance (ICC) Premium</i>	\$75
<i>Mitigation Discounts</i>	(\$150)
<i>Community Rating System Discount</i>	(\$250)
<i>Full-Risk Premium</i>	\$2,175
Statutory Discounts	
• Annual Increase Cap Discount	(\$500)
<i>Discounted Premium</i>	\$1,675
Fees and Surcharges	
• Reserve Fund Assessment	\$302
• Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge	\$25
• Federal Policy Fee	\$47
Total Annual Payment (Premium, Discounts, Fees and Surcharges)	\$2,049

2. Declarations Page Sample (New Business or Renewal), Page 2



FEMA



Policy Number: 1234567890

Location and Property Information

Primary Residence	Yes
Building Occupancy	Single-Family Home
Building Description	Main Dwelling
First Floor Height	2 ft
Method Used to Determine First Floor Height	FEMA determined
Property Description	Slab on grade (no basement, enclosure, or crawlspace). One floor. Masonry construction.
Date of Construction	05/01/1993
Prior NFIP Claims	0 claim(s)

Your property's NFIP flood claims history can affect your premium. For more information, contact your insurance agent or company.

Lender Information

1st Mortgagee

Paul Revere, Bank of America
100 North Tryon Street
Charlotte, NC 28255

Loan No.: 987-654321-0

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit [FEMA.gov or FloodSmart.gov placeholder].

3. Declarations Page Sample (Endorsement), Page 1



FEMA



Policy Number: 1234567890
Policy Term: October 1, 2021 (12:01am) – October 1, 2022 (12:01 a.m.)
Endorsement Effective Date: November 15, 2021 (12:01 a.m.)
Reason for Change: Building Information
Policy Form: Residential Condominium Building
Policy Declarations Type: Revised Policy Declarations
Rate Category: Rating Engine
Insured Property Location: 3200 Mount Vernon Memorial Hwy
 Mount Vernon, VA 22121

FLOOD INSURANCE POLICY DECLARATIONS

This Declarations Page is part of your Policy. **THIS IS NOT A BILL.**

Policyholder(s)/Mailing Address:
 Mount Vernon Condominium Association
 124 Mount Vernon Memorial Highway
 Mount Vernon, VA 22121

Agent:
 John Lennon, John, Paul, George and Ringo’s Agency
 123 Abbey Road
 Washington, DC 21009
 (205) 555-2189 email@jpgragency.com

Insurer NAIC Number: 0987654321

Policy Coverages & Endorsements

COVERAGE	LIMIT	DEDUCTIBLE
Building	\$500,000	\$10,000
Contents	\$100,000	\$10,000

Coverage limitations may apply. See your Policy Form for details.

\$6,450.00

Revised Total Annual Payment
 Includes Premium, Discounts, Fees, and Surcharges

Payor: Lender (1st Mortgagee)

Premium Details

<i>Building Premium</i>	\$3,500
<i>Contents Premium</i>	\$2,500
<i>Increased Cost of Compliance (ICC) Premium</i>	\$175
<i>Mitigation Discounts</i>	(\$150)
<i>Community Rating System Discount</i>	(\$350)
Full-Risk Premium	\$5,675
Statutory Discounts	
• Annual Increase Cap Discount	(\$700)
Discounted Premium	\$4,975
Fees and Surcharges	
• Reserve Fund Assessment	\$896
• Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge	\$250
• Federal Policy Fee	\$329
Revised Total Annual Payment (Premium, Discounts, Fees and Surcharges)	\$6,450

4. Declarations Page Sample (Endorsement), Page 2



FEMA



Policy Number: 1234567890

Location and Property Information

Primary Residence	No
Building Occupancy	Residential Condominium Building
Building Description	Entire Residential Condominium Building
First Floor Height	1 ft
Method Used to Determine First Floor Height	FEMA determined
Property Description	Slab on grade (no basement, enclosure, or crawlspace). Three floors. Masonry construction.
Number of Units	7 units
Date of Construction	05/01/1993
Prior NFIP Claims	0 claim(s)
Replacement Cost Value	\$2,250,000

Your property's NFIP flood claims history can affect your premium. For more information, contact your insurance agent or company.

Lender Information

1st Mortgagee

Paul Revere, Bank of America
100 North Tryon Street
Charlotte, NC 28255

Loan No.: 987-654321-0

For questions about your flood insurance policy rating, contact your agent or insurance company. To learn more about your flood risk please visit [FEMA.gov or FloodSmart.gov placeholder].