

## FLOOD INSURANCE SELECTION / REJECTION

DATE (MM/DD/YYYY)

FLOOD INSURANCE SELECTION / REJECTION						
AGENCY			CARRIER		NAIC CODE	
POLICY NUMBER		EFFECTIVE DATE	APPLICANT / NAMED INSURED(S)			
IMPORTANT NOTICE						

Flood insurance is available under the National Flood Insurance Program (NFIP) in thousands of communities nationwide. It provides coverage for residential and non-residential buildings and their contents, in both high risk as well as low risk areas. Historically, about one quarter of all losses under the NFIP are in low risk areas.

Flooding is the largest single cause of natural disaster loss and damage in our country. The standard homeowners, dwelling or commercial property insurance policy typically excludes or does not otherwise provide coverage for flood damage. Purchasing separate flood insurance coverage will allow covered flood losses to be adjusted in a similar manner as losses from other perils in other property policies.

The Federal Emergency Management Agency (FEMA) advises that although federal disaster relief assistance is sometimes available after a flood, such financial assistance is typically in the form of a loan and must be repaid to the Government in addition to any other outstanding loans.

To the extent that NFIP and/or alternative market flood insurance is available for the property, as your insurance representative, we strongly recommend that you purchase flood insurance.

## SELECTION / REJECTION OF FLOOD INSURANCE COVERAGE

I understand that flood insurance coverage, either with NFIP or an alternative market, may be available for the property located at the address below. I understand that not all properties are eligible for NFIP coverage (non-participating community properties or coastal barrier resources system properties) and Loss of Income and/or Additional Living Expense coverage is not currently available from the NFIP. I select or reject coverage as indicated below.

I also understand that my selection / rejection of this coverage will apply to all future renewals, continuations and changes unless I notify you otherwise in writing.

TYPE OF COVERAGE		<u>ACCEPT</u>	REJECT
NFIP Building Covera	ge		
NFIP Contents / Perso	nal Property		
Excess Building Cove	rage		
Excess Contents / Per	sonal Property		
Alternative Market Pri	mary Building Coverage		
Alternative Market Pri	mary Contents Coverage		
Alternative Market Los	ss of Income or Additional Living Expense		
Applicant's Signature		Date	
Address of Property			
Producer		Date	