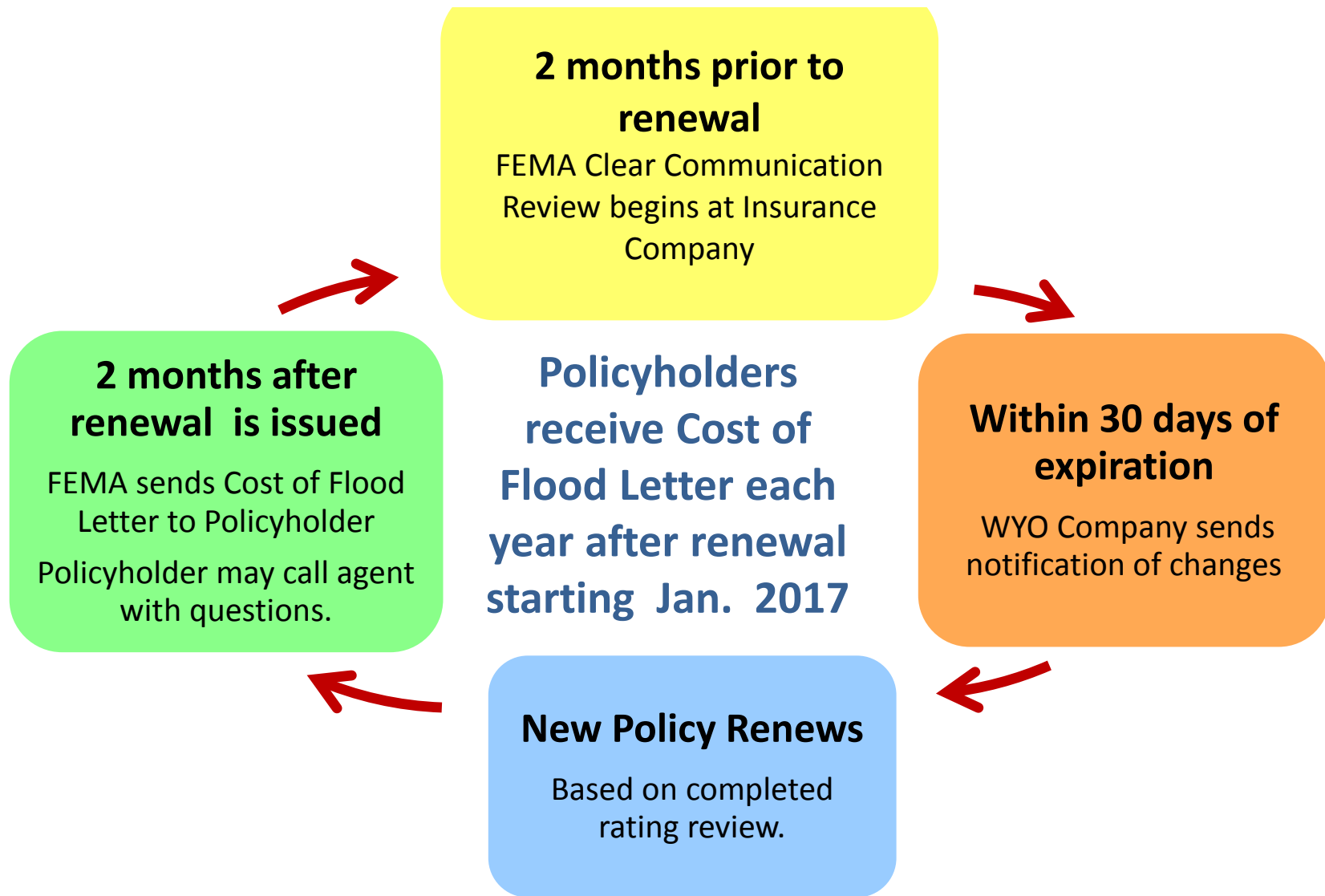


FEMA Letters to Policyholders

www.FEMA.GOV/COST-OF-FLOOD

Timeline for FEMA Clear Communications Review



The 7 Letters to Communicate Risk



Letters based on policy rating:

- [Letter A](#) –Newly Mapped Procedure
- [Letter B](#) –Standard X Zone and not Grandfathered
- [Letter C](#) –Standard X Zone and Grandfathered
- [Letter D](#) – Pre-FIRM and Primary Residence or Other Non-Residential
- [Letter E](#) – Pre-FIRM and subject to 25% increases
- Letter F – Preferred Risk Policy
- Letter G – Rated with an Elevation Certificate

Letter Format



FEMA



Month DD, YYYY

John Smith Jones
123 Main Street
Anywhere, US 12345

RE: FLOOD INSURANCE POLICY
FOR [Property Address]

Dear Mr./Ms. Jones:

INSURANCE COMPANY: [NAME]
POLICY NUMBER: 1234567890
EFFECTIVE DATES: MM/DD/YYYY to
MM/DD/YYYY
BUILDING COVERAGE: \$XXX,XXX
BUILDING DEDUCTIBLE: \$X,XXX
CONTENTS COVERAGE: \$XXX,XXX
CONTENTS \$X,XXX
DEDUCTIBLE: CURRENT XX
FLOOD ZONE: RATED XX
FLOOD ZONE: \$X,XXX
PREMIUM:

Letter Format

What Will Your Flood Risk Cost?

Your property is at high risk for flooding. The area, but what you are paying for flood insurance flood risk. Federal law requires FEMA to provide mapped into high-risk areas, but also requires shown on the current map. This means you can expect rate increases of approximately 15 percent per year, not to exceed 18 percent in any given year. However, there are options to consider.

The beginning of each letter will identify the determined such as this example that notes the property is at high risk for flooding

You may eventually need an Elevation Certificate (EC) if you do not already have one. An EC works with the flood map for your property to help determine, damage. Having this information enables risk. Having an EC will help predict when t because of adjustments like inflation), but one probably won't be financially beneficial are in a high-risk flood area and an EC is likely to reveal your flood insurance cost will be significantly more than you are paying now. Also, an EC may be expensive, and FEMA estimates for most policyholders it will take quite a few years for the discount to be phased out, e hire a licensed engineer, architect, or land

The middle of the letter discusses the potential need for an elevation certificate but the need for an EC is expressed differently based on the type of subsidized policy they own.

Keep your flood policy in force. If you ever or twice for any number of days, you may discounted rate you have been receiving. You will immediately begin paying a rate based on your true flood risk.

Also included on the letters is a reminder to that the insured should keep his or her policy in force—pointing out that lapsing a flood policy may result in loss of subsidized rates in some cases.

See the back of this letter for information FEMA.gov/cost-of-flood, where you will find some guidance about when having an EC could be beneficial. Speak with your insurance agent or company if you have questions about what this letter means.

The last part indicates the letter type.

What Will Your Flood Risk Cost?

Get the Lowest Rate You Can Qualify For.

If your property is at high risk for flooding, flood zones starting with A or V, flood reforms require your subsidized policy premiums be increased by at least 5% up to 18% each year. Business and secondary homes will increase by 25% each year by federal law. Until you get an Elevation Certificate (EC) you will have no way to predict when the increases will stop. Subsidized premiums are phasing out. Know your options.

Option 1 Do Nothing

Your discounted rate will increase by up to 18 percent each year.



Option 2 Get an Elevation Certificate

There's no way to know exactly when having an Elevation Certificate will be beneficial, but www.FEMA.gov/cost-of-flood provides some guidance. If you get an Elevation Certificate, you can continue to pay the discounted rate if it's lower.



How to Get an Elevation Certificate

An Elevation Certificate verifies the elevation of your building. Ask if your local floodplain manager if there is one on file. If not, you can hire a licensed surveyor to provide one.



See Your Agent for Your Rate.

Knowing this, you'll know you're getting the best protection at the rate which fits your risk.

Keep Your Policy in Force.

If you ever allow your flood insurance policy to lapse for either more than 90 days, or twice for any number of days, you may be required to provide an Elevation Certificate, and you will no longer be eligible for the discounted rate you have been receiving. You will immediately begin paying a rate based on your true flood risk.

Contact your agent for more information or visit www.FEMA.gov/cost-of-flood.



FEMA Infographic: What will your flood risk cost?

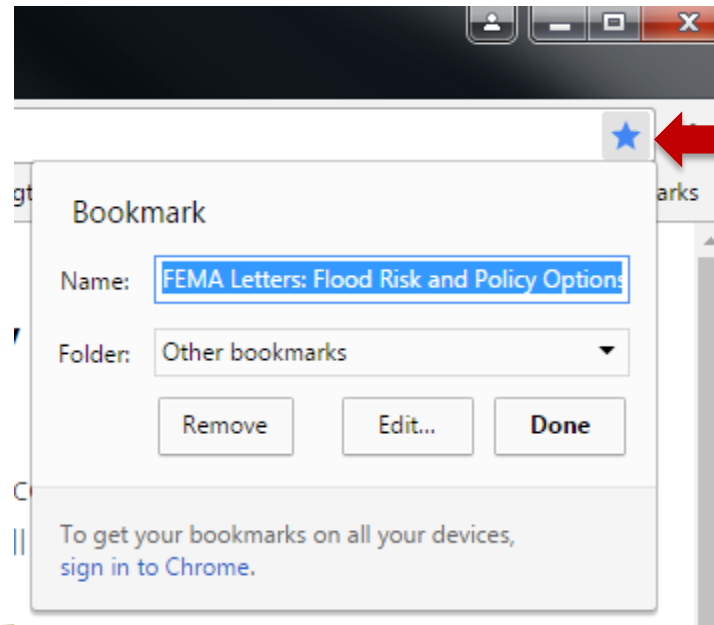
Attached to some of the letters for subsidized properties in the high risk flood zone is an infographic that advises the insured about the need for an EC to determine when full risk rates are reached.

The initial paragraph speaks to their specific risk type for example: Newly Mapped into SFHA or Grandfathered etc.

Let's take a look..

FEMA Letters: Flood Risk and Policy Options

www.FEMA.gov/cost-of-flood



Click on the Cost of Flood link to open the webpage, then click on the star on the far right of your internet url address bar to Bookmark this website as a favorite!

Using the Cost of Flood Website

Policyholders

- Find what you need: Which letter did you receive?
 - Read the right information
 - Understand key terms
 - For assistance, guide policyholders to additional Resources:
 - Find your [flood zone](#).
 - Locate your [state floodplain manager](#).
 - Contact a surveyor from your [National Society of Professional Surveyors](#) state affiliate.
 - Read more about who needs an [Elevation Certificate](#).