



FEMA

W-07038

June 5, 2007

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators
and the NFIP Servicing Agent

FROM: WYO Clearinghouse

SUBJECT: Updated Materials for Implementation of the
Flood Insurance Reform Act of 2004

Attached are samples of updated materials that the NFIP Bureau and Statistical Agent mails to NFIP policyholders in response to the 2004 Flood Insurance Reform Act (FIRA) requirements. These materials have been revised in response to questions and comments received by the NFIP Help Center:

- Important Information for Policyholders
- Acknowledgement Receipt

In addition, a new page is posted on the FEMA web site to answer Frequently Asked Questions about the FIRA mailings. This information may be accessed at the following address:

http://www.fema.gov/plan/prevent/floodins/faqs_floodinfo.shtm

Please share this information with others in your organization, as appropriate.

Attachments

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Claims, Marketing, Underwriting



FEMA

Important Information About Your Flood Insurance Coverage

Under the Flood Insurance Reform Act of 2004 (S.2238/P.L. 108-264), Congress requires the National Flood Insurance Program (NFIP) to ensure that its policyholders receive important information about their flood insurance coverage. The law also requires the Federal Emergency Management Agency (FEMA), which oversees the NFIP, to submit the enclosed Acknowledgement Form for your signature. This form simply acknowledges that you have received the information. Please promptly sign, date, and return the Acknowledgement Form in the envelope provided.

Your insurance company should have already provided you with a copy of your flood insurance policy, the Summary of Coverage, and declarations page. The Declarations Page includes your policy limits, as well as your deductible limits.

In this package, you will find:

- The **National Flood Insurance Claims Handbook**, with details on filing a claim;
- The **Acknowledgement of Receipt Form**, to sign and return to FEMA; and
- Your **property's flood loss history**

An Important Note on Coverage

While it is up to you to choose the coverage that's right for you, please be aware that:

- You understand that you have the option to purchase **both** building and contents coverage as part of your policy or;
- You may purchase building or contents coverage separately. Contents coverage may not be automatically included when you purchase building coverage.
- Your lender (if applicable) may have a requirement for how much coverage you choose; and
- New coverage, or increases in current coverage, will likely require a 30-day waiting period to become effective.
- Periodic reviews of your flood insurance policy will help ensure that your coverage is adequate for your specific situation.

Thank you for your cooperation and for choosing to protect yourself with flood insurance. If you have any questions about the Acknowledgement Form or Property Flood Loss History, call the NFIP Help Center toll-free at 1-866-395-7496.

You may also visit the FEMA web site at http://www.fema.gov/plan/prevent/floodins/faqs_floodinfo.shtml to view Frequently Asked Questions about this mailing. For any other questions, please contact your agent.

Enclosures: Flood Insurance Claims Handbook; Property Loss History; Acknowledgement of Receipt (2); Business Reply Envelope.



FEMA

Batch Number
Company/Policy Number

Mailing Date

Policy Number Barcode

NAME
ADDRESS 1
ADDRESS 2
CITY, STATE ZIP
Address Barcode Line 1
Address Barcode Line 2

PROPERTY ADDRESS
ADDRESS 1
ADDRESS 2
CITY, STATE ZIP

To correct any personal information on this form, please contact your insurance agent.

ACKNOWLEDGEMENT OF RECEIPT

(An additional copy of this form has been provided for you to keep with the other documents you received. Return the original signed and dated form in the envelope provided.)

By signing, dating and returning this document in the pre-stamped, enclosed envelope, you acknowledge that:

- You have received your Declarations Page and a Summary of Coverage from your insurance company.
- We have provided you with your property's loss history and the NFIP Flood Insurance Claims Handbook.
- You understand that you have the option to purchase **BOTH** building and contents coverage as part of your policy or;
- You may purchase building or contents coverage separately.

The person(s) listed on the policy as the Named Insured(s) should sign and date this form. If a legal representative of the Named Insured signs, you must explain the nature of the representation and provide a statement of legal authority. Please do not send copies of legal documents.

Thank you for your cooperation—and for protecting your property with the National Flood Insurance Program.

Signature of Named Insured: _____ **Date:** _____

Printed Full Name: _____

Signature of Named Insured: _____ **Date:** _____

Printed Full Name: _____