U.S. Department of Homeland Security
Washington, D.C. 20472

FEMA

W-19002

March 18, 2019

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

FROM: Paul Huang
                    Associate Administrator for Flood Insurance
                    Federal Insurance and Mitigation Administration

SUBJECT: Revision to Cancellation Reason Code 26

I. Modification of Cancellation Reason Code 26

This bulletin modifies the requirements for Cancellation Reason Code 26. Table 22 on page 6-18 of the *National Flood Insurance Program (NFIP) Flood Insurance Manual (October 2018)*[1] is revised to read as follows:

Table 22: Valid Cancellation Reason Code 26

Reason Code 26	Duplicate Policy from Source Other than NFIP
Valid Reasons	To nullify an NFIP policy when the insured obtained a duplicate policy from sources other than the NFIP. This reason can only be used when the insured did not intend to renew or purchase the NFIP policy because they purchased duplicate flood insurance coverage from a non-NFIP insurer. The NFIP will presume that an insured did not intend to renew their policy if they purchased a duplicate non-NFIP policy prior to the NFIP policy's purchase or renewal date. If the insured requested to cancel or not renew the NFIP policy prior to the NFIP policy effective date, refer to Table 12: Reason Code 13 (Voidance Prior to Effective Date).
Cancellation Effective Date	The effective date of the NFIP policy (nullified).
Type of Refund	Full premium refund including fees and surcharges.
Cancellation Request	An NFIP insurer may cancel (nullify) a policy using this reason code without further approval from FEMA if: (1) the policyholder purchased a duplicate non-NFIP policy prior to the NFIP policy's purchase or renewal

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[1] https://www.fema.gov/media-library/assets/documents/171681.

Reason Code 26	Duplicate Policy from Source Other than NFIP
	date, and (2) submitted the request to the NFIP insurer within 30 days of the NFIP policy becoming effective. FEMA must review and approve all other requests under this reason code. These requests can be sent to NFIPUnderwritingmailbox@fema.dhs.gov with an explanation of the circumstances and a copy of both the NFIP and non-NFIP policies.
Required Documentation	Declarations page or other evidence of the non-NFIP policy.

II. Effective Date

The revisions described above are effective immediately and will be integrated into future versions of the *NFIP Flood Insurance Manual*.

NFIP Insurers may submit inquiries or questions to NFIPUnderwritingmailbox@fema.dhs.gov.

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Data Processing, Marketing, Underwriting