

Second Step

Insurance Company Submittal Package: This is the official request from the owner to the Insurance Company informing them that the flood zone has change and requesting to rewrite (step 2A) or to cancel (step 2B) the current flood insurance policy.

Step 2A) Rewrite the current policy to a Preferred Risk Policy (PRP). Refunds will be based on a full refund of the current year minus the cost of the converted policy. Example: Current policy \$1000 ? New Policy \$350 = Refund \$650+/- . (Note if the current policy is renewing next month you will have renewal bill for \$350 for the next policy term). If the next year policy is renewed you will be eligible for 2 years refunds. Lender release is not required for a rewrite.

Instructions:

- 1) Please remove the cancel letter from this packet.
- 2) Fill out the Insurance Policy Term & Number and sign the bottom of the rewrite letter
- 3) Mail/fax/email/drop-off the packet to your local insurance agent for processing
- 4) They will process the request and the refund is usually refunded 30-60 days after the request.

Or **Step 2B) Cancel the Current Policy**; Refunds will be based on a full refund of the current. Example: Current policy \$1000 = Refund \$1000+/- . If the next year policy is renewed you will be eligible for 2 years refunds. Lender release is required for a Cancel process.

Instructions:

- 1) Please remove the rewriteletter from this packet.
- 2) Attached a copy of the Release Letter from the Lender
- 2) Fill out the Insurance Policy Term & Number and sign the bottom of the cancel letter
- 3) Mail/fax/email/drop-off the packet to your local insurance agent for processing
- 4) They will process the request and the refund is usually refunded 30-60 days after the request.

Please contact us it the insurance agent or you have questions or problems with the paperwork.

**NOTICE OF FLOOD ZONE DESIGNATION CHANGE AND
REQUEST TO REWRITE FLOOD POLICY**

Notice Date: March 6, 2014

Owner Name: _____

Property Address: _____
Homestead, FL 33033

Property Platted Lot: _____, Block _____, Mariana's Homes (163-16)

Flood Insurance Policy Number _____

Flood Insurance Policy Term _____

FEMA Case Number: 14-04-3648A Issue Date: 03/06/2014

Request Quote for Preferred Risk Policy equivalent policy coverage amounts of current policy.

Dear Insurance Agent:

Florida Floodzone Services has obtained a "Letter of Map Amendment" (LOMA) status on the above referenced property. I am sending you this notification of requesting cancellation of the referenced flood insurance policy covering this property. These changes are referenced in the National Flood Insurance Program Guidelines, Chapter Cancellation/Nullification, sub-section I-B-24, "Cancel and Rewrite Due to Letter of Map Amendment LOMA (TRRP 24)".

Attached are the following required documents for your processing:

- Copy of the LOMA for this property

With this letter, I authorize you as my insurance agent to rewrite my flood policy to a Preferred Risk Policy and provide me quotes for my new insurance policy options. Please process this request and complete the required documentation for a full refund up to two years in a timely manner. If you have any questions please give me a call.

Sincerely

Property Owner / Policy Holder

MODERATE-TO-LOW RISK

RESIDENTIAL: PREFERRED RISK POLICY (PRP) (ZONES B, C, X)

Coverage	BUILDING & CONTENTS ¹ Annual Premium ^{2,3}		Coverage	CONTENTS ONLY ^{1,4,7} Annual Premium ²	
	Without Basement or Enclosure ⁶	With Basement or Enclosure ⁵		Contents Above Ground ⁷	All Other Locations ⁸
\$20,000/ \$8,000	\$129	\$176	\$8,000	\$57	\$79
\$30,000/ \$12,000	\$183	\$211	\$12,000	\$75	\$106
\$50,000/ \$20,000	\$240	\$269	\$20,000	\$110	\$147
\$75,000/ \$30,000	\$281	\$315	\$30,000	\$126	\$168
\$100,000/ \$40,000	\$312	\$346	\$40,000	\$140	\$187
\$125,000/ \$50,000	\$334	\$368	\$50,000	\$153	\$207
\$150,000/ \$60,000	\$356	\$390	\$60,000	\$167	\$226
\$200,000/ \$80,000	\$390	\$429	\$80,000	\$194	\$248
\$250,000/ \$100,000	\$414	\$460	\$100,000	\$221	\$271

Rates effective October 1, 2013

¹Add the \$50.00 Probation Surcharge, if applicable.

²Premium includes Federal Policy Fee of \$22.00

³Premium includes ICC premium fee of \$5.00. Deduct this amount if the risk is a condominium unit.

⁴Contents-only policies are not available for contents located in basement only.

⁵Do not use this section of the table for buildings with crawl spaces or subgrade crawl spaces. See footnote 6.

⁶Use this section of the table for buildings with crawl spaces or subgrade crawl spaces.

⁷Content-only policies are not available for contents located in basement only.

⁸More than one floor.

⁹Basement only not eligible.

Note: As of January 1, 2011, properties that have been newly mapped into a high-risk flood zone, on or after October 1, 2008, may qualify for a Preferred Risk Policy (PRP) through the [PRP Eligibility Extension](#) program.

Note: Residential condominium associations are not eligible for the Preferred Risk Policy (PRP). Individual residential condominium units in residential condominium buildings are eligible for the Preferred Risk Policy (PRP). In addition, individual residential condominium unit owners in nonresidential condominium buildings are only eligible for contents coverage. The deductibles apply separately to building and contents. Building deductible, \$1,000. Contents deductible, \$1,000.

To qualify for replacement cost claim settlement, a single-family dwelling must be the insured's primary residence and be insured to the maximum amount of insurance available under the program or no less than 80% of the replacement cost at the time of loss. Please refer to the Standard Flood Insurance Policy (SFIP) for further explanation and requirements.

**NOTICE OF FLOOD ZONE DESIGNATION CHANGE AND
REQUEST TO CANCEL FLOOD POLICY**

Notice Date: March 6, 2014

Owner Name: _____

Property Address: _____
Homestead, FL 33033

Flood Insurance Policy Number _____

Flood Insurance Policy Term _____

Property Platted Lot: _____, Block _____, Mariana's Homes (163-16)

FEMA Case Number: 14-04-3648A Issue Date: 03/06/2014

Dear Insurance Agent:

Florida Floodzone Services has obtained a "Letter of Map Amendment" (LOMA) status on the above referenced property. I am sending you this notification of requesting cancellation of the referenced flood insurance policy covering this property. These changes are referenced in the National Flood Insurance Program Guidelines, Chapter Cancellation/Nullification, sub-section I-B-19, "Insurance is no longer required by the mortgagee because the structure has been removed from the special flood hazard area by means of letter of map amendment (TRRP 20)".

Attached are the following required documents for your processing:

- Copy of the LOMA for this property
- Copy of the mortgagee release of flood insurance requirement

With this letter, I authorize you as the insurance agent to complete the Flood Insurance Cancellation/Nullification Request Form (FEMA form 81-71). This cancellation request has been issued during the referenced policy year. Please process this request and complete the documentation for a refund for up to two years in a timely manner. If you have any questions please give me a call.

Sincerely

Property Owner / Policy Holder



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

COMMUNITY AND MAP PANEL INFORMATION		LEGAL PROPERTY DESCRIPTION
COMMUNITY	CITY OF HOMESTEAD, MIAMI-DADE COUNTY, FLORIDA	All lots, Blocks 1, 2 and 3, Mariana's Homes, as shown on the Plat recorded as Clerk File No. 2005R0338332, in Plat Book 00163, Page 16, in the Office of the Clerk of Court, Miami-Dade County, Florida
	COMMUNITY NO.: 120645	
AFFECTED MAP PANEL	NUMBER: 12086C0731L DATE: 9/11/2009	
FLOODING SOURCE: PONDING		APPROXIMATE LATITUDE & LONGITUDE OF PROPERTY: 25.480, -80.417 SOURCE OF LAT & LONG: GOOGLE EARTH PRO DATUM: NAD 83

DETERMINATION

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
1-25	1/-	Mariana's Homes	NE 41st Terrace, NE 41st Avenue	Property	X (shaded)	--	--	6.0 feet

Special Flood Hazard Area (SFHA) - The SFHA is an area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood).

ADDITIONAL CONSIDERATIONS (Please refer to the appropriate section on Attachment 1 for the additional considerations listed below.)

DETERMINATION TABLE (CONTINUED)
SUPERSEDES PREVIOUS DETERMINATION

This document provides the Federal Emergency Management Agency's determination regarding a request for a Letter of Map Revision based on Fill for the property described above. Using the information submitted and the effective National Flood Insurance Program (NFIP) map, we have determined that the property(ies) is/are not located in the SFHA, an area inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood). This document revises the effective NFIP map to remove the subject property from the SFHA located on the effective NFIP map; therefore, the Federal mandatory flood insurance requirement does not apply. However, the lender has the option to continue the flood insurance requirement to protect its financial risk on the loan. A Preferred Risk Policy (PRP) is available for buildings located outside the SFHA. Information about the PRP and how one can apply is enclosed.

This determination is based on the flood data presently available. The enclosed documents provide additional information regarding this determination. If you have any questions about this document, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.

Luis Rodriguez, P.E., Chief
Engineering Management Branch
Federal Insurance and Mitigation Administration



Federal Emergency Management Agency

Washington, D.C. 20472

LETTER OF MAP REVISION BASED ON FILL DETERMINATION DOCUMENT (REMOVAL)

ATTACHMENT 1 (ADDITIONAL CONSIDERATIONS)

DETERMINATION TABLE (CONTINUED)

LOT	BLOCK/ SECTION	SUBDIVISION	STREET	OUTCOME WHAT IS REMOVED FROM THE SFHA	FLOOD ZONE	1% ANNUAL CHANCE FLOOD ELEVATION (NGVD 29)	LOWEST ADJACENT GRADE ELEVATION (NGVD 29)	LOWEST LOT ELEVATION (NGVD 29)
1-100	2/-	Mariana's Homes	NE 41st Terrace, NE 9th Street, NE 41st Avenue	Property	X (shaded)	--	--	6.0 feet
1-57	3/-	Mariana's Homes	NE 41st Ter, NE 9th St, NE 41st Ave, NE 11th Dr	Property	X (shaded)	--	--	6.0 feet

SUPERSEDES OUR PREVIOUS DETERMINATION (This Additional Consideration applies to all properties in the LOMR-F DETERMINATION DOCUMENT (REMOVAL))

This Determination Document supersedes our previous determinations dated 8/20/2010 and 10/7/2010, for the subject property.

This attachment provides additional information regarding this request. If you have any questions about this attachment, please contact the FEMA Map Assistance Center toll free at (877) 336-2627 (877-FEMA MAP) or by letter addressed to the Federal Emergency Management Agency, LOMC Clearinghouse, 847 South Pickett Street, Alexandria, VA 22304-4605.

Luis Rodriguez, P.E., Chief
Engineering Management Branch
Federal Insurance and Mitigation Administration

of 1973, as amended, FEMA issued a Letter of Determination Review (LODR) because the building or manufactured home is not in an SFHA and insurance is not required. The policy may be canceled back to inception.

This cancellation reason can be used only if the request from the borrower and lender was sent to FEMA for a LODR within 45 days of the lender's notification to the borrower that the building is in an SFHA and that flood insurance is required. This cancellation reason may be used even if the policy was rated in a non-SFHA due to grandfathering or to the PRP Eligibility Extension.

- Type of Refund: Full
- Years Eligible for Refund: Current year provided no claim has been paid or is pending
- Cancellation Request: Must be received during the policy year or within 6 months of the policy expiration date
- Required Documentation: Copy of FEMA's LODR, and statement from the lender that flood insurance is not required

16. Duplicate Policies from Sources Other Than the NFIP (TRRP Reason 17)

This reason is used to cancel an NFIP policy when a duplicate policy has been obtained from sources other than the NFIP. The other insurance coverage must be for building coverage on the same building that is insured by the flood policy being canceled.

- Type of Refund: Pro rata
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received within 6 months of the new policy effective date. When the request is received after 6 months, the effective date for cancellation is the receipt date of the request.
- Required Documentation: Copy of declarations page of the new policy and a statement from the mortgagee, if any, accepting the non-NFIP policy as the replacement

17. This cancellation reason has been deactivated.

18. Mortgage Paid Off on an MPPP Policy (TRRP Reason 52)

This reason is used to cancel an MPPP Policy after the mortgage is paid off, provided no claim has been paid or is pending.

- Type of Refund: Pro rata
- Years Eligible for Refund: Current year and the pro-rata portion of the prior policy year in those cases where the policy renewed after the mortgage was paid off

- Cancellation Request: Must be received within 60 days of the date the mortgage was paid off for the cancellation to be effective on the date of payoff. When the request is received more than 60 days after the mortgage was paid off, there is no refund.
- Required Documentation: Statement from the mortgagee that the mortgage has been paid off and that flood insurance was required as part of the mortgage.

19. Insurance No Longer Required by the Mortgagee Because the Building Has Been Removed from the SFHA by Means of a LOMA or LOMR (TRRP Reason 20)

This reason can be used only when flood insurance was required by the mortgagee or other lender because the property was determined to be in an SFHA, and it is later determined that the property is no longer located in an SFHA through the issuance of a LOMA or LOMR. The policy can be canceled provided the lender confirms in writing that the insurance is no longer required because the property was removed from the SFHA. This cancellation reason may be used even if the policy was rated in a non-SFHA due to grandfathering or to the PRP Eligibility Extension. A copy of the LOMA or LOMR must accompany this request. This cancellation reason cannot be used when a LOMA or LOMR is issued more than 60 days before the effective date of the current policy.

NOTE: The RCBAP requires a release from the mortgagee for each unit owner in the building or a signed release from each unit owner when there is no mortgagee. Only after this requirement is met can the policy be canceled. The condominium association must provide a signed letter that lists the number of units and specifies the owner of each unit.

- Type of Refund: Full
- Years Eligible for Refund: Current year and, if applicable, 1 prior year provided the LOMA/LOMR became effective within 60 days before the current policy's effective date and no claim has been paid or is pending during the policy year that is being canceled. For example, the flood policy was effective from January 1, 2010, to January 1, 2011, and renewed January 1, 2011, to January 1, 2012. The effective date of the LOMA is December 1, 2010. The cancellation will be effective January 1, 2010.

NOTE: If the LOMA/LOMR is dated more than 60 days prior to the most recent renewal, no refund will be issued.

- Cancellation Request: Must be received during the policy year or within 6 months of the policy expiration date.
- Required Documentation: Statement from the mortgagee that flood insurance is no longer required because the property was removed from the SFHA, and a copy of the LOMA/LOMR; or, in the case of multi-property LOMAs or LOMRs that do not list the property's specific building, street address, lot number, or rural address, any of the following and a copy of the LOMA/LOMR:
 - A letter that an insured received from their community official stating that their building was removed from the SFHA by a multi-property LOMR or LOMA.
 - A letter from the applicable community official, on official letterhead, stating that the building was included in the area removed from the SFHA by the multi-property LOMR or LOMA, which listed only boundaries/intersections of streets, lot numbers, or rural addresses.
 - In cases, and only in cases, where (1) a community official could not or would not provide a letter, or (2) the building has a rural address, the following set of 2 documents may be submitted:
 - A copy of a legal notice, such as a real estate assessment notice or a water/sewer notice, that shows the lot number, street or rural address, or other legal designation of the location of the building; *and*
 - A letter from the mortgage lender that (1) shows the lot number, street or rural address, or other legal designation of the location of the building, and (2) states that the building was within the boundaries of the area removed from the SFHA by the LOMR or LOMA.

Letters from community officials must match the street address and lot number with a specific multi-property LOMR or LOMA, stating that the individual building street address, lot number, or rural address (e.g., RR, Box #, Hwy) was included in the area covered by the LOMR or LOMA. The insurer may accept zone determinations in lieu of the documentation cited above for these situations.

20. Policy Was Written to the Wrong Facility (Severe Repetitive Loss Property) (TRRP Reason 21)

This reason is used to cancel a policy when coverage was inadvertently written to the wrong facility on those buildings that were identified as Severe Repetitive Loss Properties. The cancellation effective date must be the same as the policy effective date.

- Type of Refund: Full
- Years Eligible for Refund: Current year
- Cancellation Request: Must be received during the policy year
- Required Documentation: Report provided by the NFIP identifying the building as a Severe Repetitive Loss Property

21. Other: Continuous Lake Flooding or Closed Basin Lakes (TRRP Reason 10)

This reason is used for continuous lake flooding or closed basin lakes. The cancellation can be for only 1 term of a policy. The cancellation effective date must be after the date of loss.

- Type of Refund: No refund allowed
- Years Eligible for Refund: N/A
- Cancellation Request: N/A
- Required Documentation: FEMA notification

22. Cancel/Rewrite Due to Misrating (TRRP Reason 22)

This reason is used to cancel and rewrite a policy due to misrating in the following situations: (1) to correct a policy effective date; (2) when ineligible PRPs or MPPP policies are canceled and rewritten within the same company; (3) to cancel a standard-rated policy that is eligible for a PRP due to misrating. This includes a standard-rated policy incorrectly rated in an SFHA, or the failure to apply the PRP Eligibility Extension to an eligible property; and (4) when system constraints prevent a legitimate correction.

Refunds resulting from the cancellation must be applied to the rewritten policy prior to any refund being generated. Use New/Rollover Indicator "Z" to report the new policy. In order to process a cancel/rewrite due to misrating, the policy to be canceled must have no paid or pending claim during the policy year(s) to be canceled.

- Type of Refund: Full
- Years Eligible for Refund: Current year only when converting a standard-rated B, C, or X Zone policy to a PRP. A premium refund going back a maximum of 6 years from the current policy year will be allowed if a misrating occurred at the time of application of a standard-rated policy in an SFHA.

NOTE: In determining the number of years for refund eligibility, do not include policy years that expired before a lapse in coverage.

- Cancellation Request: N/A
- Required Documentation: LOMA, LOMR, zone determination, copy of map, etc.

23. Fraud (TRRP Reason 23)

This reason is used when fraud has been determined by FEMA. No premium refund is allowed with this reason. The agent/producer will retain the full commission, and the company's expense allowance will not be reduced.

- Type of Refund: No refund allowed
- Years Eligible for Refund: N/A
- Cancellation Request: N/A
- Required Documentation: FEMA notification

24. Cancel/Rewrite Due to Map Revision, LOMA, or LOMR (TRRP Reason 24)

This reason is used to cancel and rewrite a standard-rated flood insurance policy to a PRP within the same company as the result of a map revision, LOMA, or LOMR. The standard-rated policy will be canceled and rewritten as a PRP. Use New/Rollover Indicator "Z" to report the new policy. Premium from the canceled policy will be applied to the PRP, with the difference refunded to the policyholder. No 30-day waiting period will apply to the PRP. The agent/producer will retain the full commission, and the company's expense allowance will not be reduced. This rule applies to the current policy year and 1 prior year provided that the effective date of the map revision or LOMA/LOMR occurred during the prior year.

- Type of Refund: Full
- Years Eligible for Refund: 2 years provided that no claim has been paid or is pending
- Cancellation Request: Must be received during the policy year or within 6 months of the policy expiration date
- Required Documentation: Copy of the revised map, LOMA, or LOMR

II. COMPLETING THE CANCELLATION/ NULLIFICATION REQUEST FORM

A. Current Policy Number

In the upper right corner of the form, enter the NFIP policy number.

B. Policy Term

Enter the policy term and the cancellation effective date.

C. Agent Information

Enter the complete name, mailing address, phone number, and fax number of the agent/producer.

D. Insured Mailing Address

Enter the complete name, mailing address, and phone number of the insured. If the insured has moved to a new location, enter the new mailing address.

E. First Mortgagee

Enter the complete name, mailing address, phone number, and fax number of the first mortgagee.

F. Other Parties Notified

Enter the complete name and mailing address of all other interested parties who are to be notified, such as any additional insured, the second mortgagee, the loss payee, trustee, or disaster assistance agency.

G. Property Location

Enter the location of the insured property.

H. Cancellation Reason Code

Enter the reason code for cancellation of the policy and provide any additional information required.

I. Refund

Check the appropriate box to indicate to whom the refund is to be made payable.

When a Cancellation/Nullification Request Form is received that directs the NFIP to make a premium refund to the payor and the policy has been endorsed showing the payor as a WYO Company or agency, the NFIP will make the refund payable to the insured and mail the refund in care of the agent/producer. Check the appropriate box to indicate to whom the refund should be mailed.

J. Signature

All named insureds must sign and date the cancellation/nullification request for all cancellation reasons except 5, 6, and 22. In the event of foreclosure, the named insured's signature is not required for cancellation reason 1 when court documentation confirms the unearned premium belongs to the lender. The agent/producer must sign and date the cancellation/nullification request for all cancellation reasons except 6 and 22.

Electronic transactions are permitted if the business process includes authentication of signatures and dates of receipt of premium. WYO Companies are responsible for determining the business practices and transaction authentication methods they will use to ensure the security and integrity of such transactions.

After completing the cancellation request, attach all required supporting documents and submit them to the insurer. The agent/producer should retain a copy, give a copy to the insured, and send a copy to the mortgagee, if applicable.

After processing the cancellation request, the insurer will send the agent/producer, mortgagee, and insured a notice of cancellation.

Processing Outcomes for Cancellation/Nullification of a Flood Insurance Policy

REASON CODE FOR CANCELLATION/NULLIFICATION (WITH TRRP CODE)	PREMIUM REFUND		FEDERAL POLICY FEE, RESERVE FUND ASSESSMENT, AND PROBATION SURCHARGE			PRODUCER COMMISSION (DIRECT BUSINESS ONLY)		
	Full	Pro Rata	Full Refund	Pro Rata	Fully Earned	Full Deduction	Pro Rata	Retained
1 (01)		✓		✓			✓	
2 (02)		✓		✓			✓	
3 (03)		✓		✓			✓	
4 (04)		✓		✓			✓	
5 (05)	✓		✓			✓		
6 (06)	✓		✓			✓		
7 (08)	✓		✓			✓		
8 (50)		✓		✓			✓	
9 (09)	✓		✓					✓
10 (45)		✓		✓			✓	
12 (52)		✓		✓			✓	
13 (60)	✓		✓			✓		
14 (70)	✓		✓			✓		
15 (16)	✓		✓			✓		
16 (17)		✓		✓			✓	
18 (52)		✓		✓			✓	
19 (20)	✓		✓					✓
20 (21)	✓		✓			✓		
21 (10)	NO REFUND ALLOWED				✓			✓
22 (22)	✓		✓			✓		
23 (23)	NO REFUND ALLOWED				✓			✓
24 (24)	✓		✓					✓