

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 15, 2010

Owner Name: _____

Property Address: _____
Homestead, FL 33033

Property Platted Lot:_____, Block_____

Flood Insurance Policy Number _____

Flood Insurance Policy Term _____

FEMA Case Number: 11-04-3472A Issue Date: 03/15/2011

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

PRP COVERAGES AVAILABLE EFFECTIVE MAY 1, 2010

**ONE- TO FOUR-FAMILY RESIDENTIAL
BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}**

With Basement or Enclosure ⁵			Without Basement or Enclosure ⁶		
Building	Contents	Premium	Building	Contents	Premium
\$ 20,000	\$ 8,000	\$144	\$ 20,000	\$ 8,000	\$119
\$ 30,000	\$ 12,000	\$175	\$ 30,000	\$ 12,000	\$150
\$ 50,000	\$ 20,000	\$226	\$ 50,000	\$ 20,000	\$201
\$ 75,000	\$ 30,000	\$267	\$ 75,000	\$ 30,000	\$237
\$100,000	\$ 40,000	\$294	\$100,000	\$ 40,000	\$264
\$125,000	\$ 50,000	\$314	\$125,000	\$ 50,000	\$284
\$150,000	\$ 60,000	\$333	\$150,000	\$ 60,000	\$303
\$200,000	\$ 80,000	\$368	\$200,000	\$ 80,000	\$333
\$250,000	\$100,000	\$395	\$250,000	\$100,000	\$355

ALL RESIDENTIAL CONTENTS-ONLY COVERAGE^{1, 2, 4}

Contents Above Ground Level More Than One Floor		All Other Locations (Basement-Only Not Eligible)	
Contents	Premium	Contents	Premium
\$ 8,000	\$ 39	\$ 8,000	\$ 58
\$ 12,000	\$ 55	\$ 12,000	\$ 82
\$ 20,000	\$ 86	\$ 20,000	\$118
\$ 30,000	\$100	\$ 30,000	\$137
\$ 40,000	\$112	\$ 40,000	\$154
\$ 50,000	\$124	\$ 50,000	\$171
\$ 60,000	\$136	\$ 60,000	\$188
\$ 80,000	\$160	\$ 80,000	\$208
\$100,000	\$184	\$100,000	\$228

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}

With Basement or Enclosure⁵

Contents Coverage	\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000	
Building Coverage	\$ 20,000	\$158	\$172	\$185	\$198	\$210	\$221	\$232	\$242	\$252
	\$ 30,000	\$172	\$186	\$199	\$212	\$224	\$235	\$246	\$256	\$266
	\$ 50,000	\$206	\$220	\$233	\$246	\$258	\$269	\$280	\$290	\$300
	\$ 75,000	\$222	\$236	\$249	\$262	\$274	\$285	\$296	\$306	\$316
	\$100,000	\$244	\$258	\$271	\$284	\$296	\$307	\$318	\$328	\$338
	\$125,000	\$251	\$265	\$278	\$291	\$303	\$314	\$325	\$335	\$345
	\$150,000	\$256	\$270	\$283	\$296	\$308	\$319	\$330	\$340	\$350
	\$200,000	\$287	\$301	\$314	\$327	\$339	\$350	\$361	\$371	\$381
	\$250,000	\$304	\$318	\$331	\$344	\$356	\$367	\$378	\$388	\$398

OTHER RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS^{1, 2, 3}

Without Basement or Enclosure⁶

Contents Coverage	\$8,000	\$12,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100,000	
Building Coverage	\$ 20,000	\$130	\$142	\$153	\$164	\$174	\$184	\$193	\$202	\$210
	\$ 30,000	\$148	\$159	\$170	\$181	\$191	\$201	\$210	\$219	\$227
	\$ 50,000	\$183	\$194	\$205	\$216	\$226	\$236	\$245	\$254	\$262
	\$ 75,000	\$203	\$214	\$225	\$235	\$245	\$255	\$264	\$273	\$281
	\$100,000	\$221	\$232	\$243	\$253	\$263	\$273	\$282	\$291	\$299
	\$125,000	\$230	\$241	\$252	\$262	\$272	\$281	\$290	\$299	\$307
	\$150,000	\$237	\$248	\$259	\$269	\$279	\$288	\$297	\$306	\$314
	\$200,000	\$265	\$276	\$287	\$297	\$307	\$316	\$325	\$333	\$341
	\$250,000	\$280	\$291	\$302	\$312	\$322	\$331	\$340	\$348	\$356

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

²Premium includes Federal Policy Fee of \$20.00.

³Premium includes ICC premium of \$6.00. Deduct this amount if the risk is a condominium unit.

⁴Use this "All Residential Contents-Only Coverage" premium table for individual residential condominium unit contents-only policies.

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

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

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

Notice Date: March 15, 2010

Owner Name: _____

Property Address: _____
Homestead, FL 33033

Property Platted Lot:_____, Block_____

Flood Insurance Policy Number _____

Flood Insurance Policy Term _____

Property Platted Lot:_____, Block_____

FEMA Case Number: 11-04-3472A Issue Date: 03/15/2011

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

March 15, 2011

THE HONORABLE STEVEN C. BATEMAN
MAYOR, CITY OF HOMESTEAD
790 NORTH HOMESTEAD BOULEVARD
HOMESTEAD, FL 33030

CASE NO.: 11-04-3472A
COMMUNITY: CITY OF HOMESTEAD, MIAMI-DADE
COUNTY, FLORIDA
COMMUNITY NO.: 120645

DEAR MR. BATEMAN:

This is in reference to a request that the Federal Emergency Management Agency (FEMA) determine if the property described in the enclosed document is located within an identified Special Flood Hazard Area, the area that would be inundated by the flood having a 1-percent chance of being equaled or exceeded in any given year (base flood), on the effective National Flood Insurance Program (NFIP) map. Using the information submitted and the effective NFIP map, our determination is shown on the attached Letter of Map Revision based on Fill (LOMR-F) Determination Document. This determination document provides additional information regarding the effective NFIP map, the legal description of the property and our determination.

Additional documents are enclosed which provide information regarding the subject property and LOMR-Fs. Please see the List of Enclosures below to determine which documents are enclosed. Other attachments specific to this request may be included as referenced in the Determination/Comment document. If you have any questions about this letter or any of the enclosures, 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, 6730 Santa Barbara Court, Elkridge, MD 21075.

Sincerely,

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

LIST OF ENCLOSURES:

LOMR-F DETERMINATION DOCUMENT (REMOVAL)

cc: State/Commonwealth NFIP Coordinator
Community Map Repository
Region
Mr. Brent A. Spencer



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	Lots 1 through 87, Block 1; Lots 1 through 24, Block 2; Lots 1 through 30, Block 3; and Lots 1 through 31, Block 4, Portofino Palms, as shown on the Plat recorded as Clerk File No. 2005R1286817, in Plat Book 164, Page 31, in the Office of the Clerk of Circuit 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: 25.482, -80.419 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)
1-47	1	Portofino Palms	NE 39th Avenue/NE 13th Drive	Property	X (unshaded)	5.0 feet	--	5.9 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)

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, 6730 Santa Barbara Court, Elkridge, MD 21075.

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)
48-87	1	Portofino Palms	NE 40th Road/NE 10th Drive/NE 39th Avenue	Property	X (unshaded)	5.0 feet	--	5.7 feet
1-24	2	Portofino Palms	NE 40th Road/NE 11th Drive/NE 39th Avenue	Property	X (unshaded)	5.0 feet	--	6.0 feet
1-30	3	Portofino Palms	NE 11th Drive/NE 39th Avenue/NE 12th Drive	Property	X (unshaded)	5.0 feet	--	6.0 feet
1-31	4	Portofino Palms	NE 13th Drive/NE 12th Drive	Property	X (unshaded)	5.0 feet	--	5.9 feet

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, 6730 Santa Barbara Court, Elkridge, MD 21075.


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

19. Insurance No Longer Required by the Mortgagee Because the Structure Has Been Removed from the Special Flood Hazard Area (SFHA) by Means of Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR). (TRRP reason 20)

Where 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. A copy of the LOMA or LOMR must accompany this request. This cancellation code cannot be used when a LOMA or LOMR is issued more than 60 days before the effective date of the current policy.

NOTE: RCBAP policies require a release from the mortgagee of every unit owner in the association or a statement of the unit owner, if 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 the owner of each unit.

- Type of Refund: Full
- Years Eligible for Refund: Current year and, if applicable, 1 prior year provided the LOMA 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, 2009, to January 1, 2010, and renewed January 1, 2010, to January 1, 2011. The effective date of the LOMA is December 1, 2009. The cancellation will be effective January 1, 2009.

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

- Documentation: Statement from 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 structure was removed from the SFHA by 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 structure has a rural address, the following set of two 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 structure, 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 structure, and that (2) states that the structure 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 NFIP Servicing Agent and the WYO Companies 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 flat when coverage was inadvertently written to the wrong facility on those structures that were identified as part of the 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
- Documentation: Report provided by the NFIP Bureau and Statistical Agent identifying the building as a Severe Repetitive Loss Property

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

This cancellation code is used for continuous lake flooding or closed basin lakes. The cancellation can be for only one 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
- Documentation: FEMA notification

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

This reason code is used when ineligible PRPs or MPPP policies are canceled and rewritten within the same company and when changes are made due to system constraints. The code should also be used to cancel a standard policy that is eligible for a PRP. 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.

- Type of Refund: Full
- Years Eligible for Refund: Up to 6 years
- Cancellation Request: N/A
- Documentation: LOMA, LOMR, zone determination, copy of map, etc.

23. Fraud. (TRRP reason 23)

This reason code is used when fraud has been determined by FEMA. No premium refund is allowed with this reason code. The agent 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
- Documentation: FEMA notification

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

This reason code is used to cancel and rewrite a standard flood insurance policy to a PRP within the same company as the result of a map revision, LOMA, or LOMR. The standard policy will be canceled and rewritten as a PRP as of inception. 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 will retain the full commission, and the company's expense allowance will not be reduced. This rule applies to the current policy year and one 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
- Cancellation Request: Must be received during the policy year or within 6 months of the policy expiration date
- Documentation: Copy of revised map, LOMA, or LOMR.

**Processing Outcomes for Cancellation/Nullification
of a Flood Insurance Policy**

Reason Code for Cancellation/ Nullification (with TRRP Code)	PREMIUM REFUND		FEDERAL POLICY FEE 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)	✓		✓					✓

CN 9

May 1, 2008