

## New Business Guidelines for Agents

After collecting premium for the application, the premium will need to be submitted with the following items to our office to be underwritten and issued. The application will not be accepted unless the following items are submitted. At the underwriter's discretion, additional documentation or photos may be required before the policy is issued.

If the application is a **Preferred Risk Policy (PRP)**, the following items are required:

- Application signed and dated by an Agent
- Application part 2 will need to be completed if the building is a mobile home
- Flood Zone Determination dated within 90 days of the application date

If the application is a **Preferred Risk Policy (PRP)** eligible for the **2-year extension program**, the following items are required:

- Application signed and dated by an Agent
- Application part 2 will need to be completed if the building is a mobile home
- Flood zone documentation supporting both the current and previous flood zones; documentation can be:
  - Recent Flood Zone Determination
  - Signed letter from a local community official
  - FEMA Flood Insurance Rate Map (FIRM) that clearly indicates the property location on the map

If the application is a **Standard Flood Insurance Policy (SFIP)** rated **without an Elevation Certificate**, the following items are required:

- Application signed and dated by an Agent
- Application part 2 will need to be completed if the building has a basement, is an elevated building, or is a mobile home

If the application is a **Standard Flood Insurance Policy (SFIP)** rated **with an Elevation Certificate**, the following items are required:

- Application signed and dated by an Agent
- Application part 2
- Elevation Certificate
- Clear color photos of the front and back of the building taken and dated within 90 days of the application date. If the building is a split-level or has multi-level areas at ground level, at least two additional photographs showing views of both sides of the building must be submitted.
- If the building has flood venting and there is a discrepancy between the actual numbers or size of the installed vents than what is reflected on the Elevation Certificate, photos of the vents are required.

If the application is a **Residential Condominium Building Association Policy (RCBAP)**, the following items are required:

- Application signed and dated by an Agent
- Application part 2
- Elevation Certificate (if applicable)
- Clear color photos of the front and back of the building taken and dated within 90 days of the application date. If the building is a split-level or has multi-level areas at ground level, at least two additional photographs showing views of both sides of the building must be submitted.
- If the building has flood venting and there is a discrepancy between the actual numbers or size of the installed vents than what is reflected on the Elevation Certificate, photos of the vents are required.
- Current replacement cost documentation (must be dated within one year of application date)
- Condominium bylaws if Insured name does not contain "Condominium"

If the application is a **Submit-for-Rate** policy, in addition to the items required for each policy type listed above, the following additional items are required:

- Elevated Building Determination signed by the Insured (if the building is elevated)
- Statement of Variance form signed by the Insured or Agent
- If the building is under construction, copies of the blueprints (layout of the building) is required
- Non-elevated buildings in Post-1981 V1-V30 or VE zones: foundation/structural plans are required