

Table of Contents

Chapter 1: Overview	1
Policyholder Protections and Information	9
Increasing Consumer Choice through Private Market Development	10
Mapping Fairness.....	10
Protecting Consumers and Individuals through Improved Mitigation.....	11
Program Integrity.....	11
Perception of Risk.....	12
Chapter 2: Floods, Floodplains and Flood Zones	15
Riverine Flooding	15
Coastal Flooding.....	16
Shallow Flooding.....	17
Other Hazard Types	17
Floodplains	18
Causes of Flood Damage	19
Subsequent Issues	20
Flood Maps	21
Flood Zones	23
Chapter 3: NFIP Eligibility Rules	27
Eligibility	28
Buildings.....	28
Buildings over Water.....	29
Buildings in the Course of Construction	30
Manufactured (Mobile) Homes/Travel Trailers	31
Appurtenant Structures	32
Additions and Extensions	32
Other Eligible Property.....	32
Walls.....	33
Occupancy	33
Contents	37
Ineligibility	37

Effective Date	40
Chapter 4: ISO Commercial Flood Policy Rules	45
Policy Structure	45
Limits	47
Valuation.....	48
Definitions	48
Deductibles	49
Differences.....	50
Chapter 5: NFIP General Property Form.....	51
Definitions	53
Property Covered	56
Chapter 6: ISO Commercial Flood Form.....	75
Damage to Covered Property.....	75
Covered Cause of Loss	77
Exclusions.....	78
Property Insurance Coverage Extensions	80
Optional Coverages – Compliance with Ordinance or Law	82
Optional Coverage – Time Element Insurance.....	83
Limits	86
Loss Conditions-Property Insurance.....	87
Loss Conditions – Time Element Insurance	90
General Conditions	91
Definitions	93
Appendix A: NFIP General Property Form.....	95
Appendix B: Commercial Flood Policy.....	123
Index.....	145