

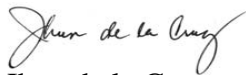


FEMA

W-13013

March 19, 2013

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

FROM:   
Jhun de la Cruz  
Chief, Underwriting Branch  
Risk Insurance Division

SUBJECT: Temporary Declarations Page Not Allowed as Evidence of Insurance

The purpose of this bulletin is to reiterate that the NFIP rules and regulations do not allow the use of temporary declarations pages as evidence of insurance. NFIP insurers are not authorized to issue temporary or pending declarations pages as evidence of insurance.

The General Rules section of the *Flood Insurance Manual*, subsection XI.D, provides rules regarding acceptable forms of evidence of insurance as described below:

D. Evidence of Insurance

A copy of the Flood Insurance Application and premium payment, or a copy of the declarations page, is sufficient evidence of proof of purchase for new policies. The NFIP does not recognize binders. However, for informational purposes only, the NFIP recognizes certificates or evidences of flood insurance, and similar forms, provided for renewal policies if the following information is included: the policy form/type, term, and number; insured's name and mailing address; property location; current and rated flood risk zone; grandfathering status; mortgagee name and address; coverage limits; deductibles; and annual premium.

If you have any questions concerning this bulletin, please contact the NFIP Bureau Underwriting Department at [Underwriting@nfipiservice.com](mailto:Underwriting@nfipiservice.com).

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Required Routing: Underwriting, Data Processing, Marketing