

**Federal Emergency Management Agency, DHS**

**§ 61.5**

INSURANCE ADMINISTRATION, STANDARD FLOOD INSURANCE POLICY  
 APPENDIX A(3) TO PART 61—FEDERAL EMERGENCY MANAGEMENT AGENCY, FEDERAL INSURANCE ADMINISTRATION, STANDARD FLOOD INSURANCE POLICY  
 APPENDIX A(4) TO PART 61—FEDERAL EMERGENCY MANAGEMENT AGENCY, FEDERAL INSURANCE ADMINISTRATION, STANDARD FLOOD INSURANCE POLICY  
 APPENDIX A(5) TO PART 61—FEDERAL EMERGENCY MANAGEMENT AGENCY, FEDERAL INSURANCE ADMINISTRATION, STANDARD FLOOD INSURANCE POLICY  
 APPENDIX A(6) TO PART 61—FEDERAL EMERGENCY MANAGEMENT AGENCY, FEDERAL INSURANCE ADMINISTRATION, STANDARD FLOOD INSURANCE POLICY

AUTHORITY: 42 U.S.C. 4001 *et seq.*; Reorganization Plan No. 3 of 1978, 43 FR 41943, 3 CFR, 1978 Comp., p. 329; E.O. 12127 of Mar. 31, 1979, 44 FR 19367, 3 CFR, 1979 Comp., p. 376.

SOURCE: 43 FR 2570, Jan. 17, 1978, unless otherwise noted. Redesignated at 44 FR 31177, May 31, 1979.

**§ 61.1 Purpose of part.**

This part describes the types of properties eligible for flood insurance coverage under the Program, the limits of such coverage, and the premium rates actually to be paid by insureds. The specific communities eligible for coverage are designated by the Administrator from time to time as applications are approved under the emergency program and as ratemaking studies of communities are completed prior to the regular program. Lists of such communities are periodically published under part 64 of this subchapter.

[43 FR 2570, Jan. 17, 1978. Redesignated at 44 FR 31177, May 31, 1979, as amended at 48 FR 39068, Aug. 29, 1983; 49 FR 4751, Feb. 8, 1984; 49 FR 5621, Feb. 14, 1984]

**§ 61.2 Definitions.**

The definitions set forth in part 59 of this subchapter are applicable to this part.

**§ 61.3 Types of coverage.**

Insurance coverage under the Program is available for structures and their contents. Coverage for each may be purchased separately.

[43 FR 2570, Jan. 17, 1978. Redesignated at 44 FR 31177, May 31, 1979, as amended at 48 FR 39068, Aug. 29, 1983; 50 FR 36025, Sept. 4, 1985; 51 FR 30309, Aug. 25, 1986; 58 FR 62424, Nov. 26, 1993]

**§ 61.4 Limitations on coverage.**

All flood insurance made available under the Program is subject:

(a) To the Act, the Amendments thereto, and the Regulations issued under the Act;

(b) To the terms and conditions of the Standard Flood Insurance Policy, which shall be promulgated by the Administrator for substance and form, and which is subject to interpretation by the Administrator as to scope of coverage pursuant to the applicable statutes and regulations;

(c) To the specified limits of coverage set forth in the Application and Declarations page of the policy; and

(d) To the maximum limits of coverage set forth in § 61.6.

[43 FR 2570, Jan. 17, 1978. Redesignated at 44 FR 31177, May 31, 1979, as amended at 48 FR 39068, Aug. 29, 1983; 50 FR 36025, Sept. 4, 1985; 53 FR 16277, May 6, 1988; 58 FR 62424, Nov. 26, 1993]

**§ 61.5 Special terms and conditions.**

(a) No new flood insurance or renewal of flood insurance policies shall be written for properties declared by a duly constituted State or local zoning or other authority to be in violation of any flood plain, mudslide (i.e., mudflow) or flood-related erosion area management or control law, regulation, or ordinance.

(b) In order to reduce the administrative costs of the Program, of which the Federal Government pays a major share, payment of the full policyholder premium must be made at the time of application.

(c) Because of the seasonal nature of flooding, refunds of premiums upon cancellation of coverage by the insured are permitted only if the insurer ceases to have an ownership interest in the covered property at the location described in the policy. Refunds of premiums for any other reason are subject to the conditions set forth in § 62.5 of this subchapter.

(d) Optional Deductibles, All Zones, are available as follows:

CATEGORY ONE—1 TO 4 FAMILY BUILDING AND CONTENTS COVERAGE POLICIES	
Options	Building/contents
	\$500/\$500

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**CATEGORY ONE—1 TO 4 FAMILY BUILDING AND CONTENTS COVERAGE POLICIES—Continued**

Options	Building/contents
	1,000/1,000
	2,000/1,000
	3,000/1,000
	4,000/2,000
	5,000/2,000

**CATEGORY TWO—1 TO 4 FAMILY BUILDING COVERAGE ONLY OR CONTENTS COVERAGE ONLY POLICIES**

Options	Building	Contents <sup>1</sup>
	\$500	\$500
	1,000	1,000
	2,000	2,000
	3,000	3,000
	4,000	4,000
	5,000	5,000

<sup>1</sup> Also applies to residential unit contents in other residential building or in multi-unit condominium building.

**CATEGORY THREE—OTHER RESIDENTIAL AND NONRESIDENTIAL POLICIES**

Options	Policy combining building and contents	Single coverage only policy (either building or contents)
	\$500/\$500	\$500
	1,000/1,000	1,000
	2,000/2,000	2,000
	3,000/3,000	3,000
	4,000/4,000	4,000
	5,000/5,000	5,000

**CATEGORY FOUR—RESIDENTIAL CONDOMINIUM BUILDING POLICIES**

Options	Policy combining building and contents	Single coverage only policy (either building or contents)
	\$10,000/\$10,000	\$10,000
	25,000/10,000	25,000

NOTE: Any other combination may be submitted for rating to the NFIP.

(e) The standard flood insurance policy is authorized only under terms and conditions established by Federal statute, the program's regulations, the Administrator's interpretations and the express terms of the policy itself. Accordingly, representations regarding the extent and scope of coverage which are not consistent with the National Flood Insurance Act of 1968, as amended, or the Program's regulations, are void, and the duly licensed property or casualty agent acts for the insured and does not act as agent for the Federal Government, the Federal Emergency Management Agency, or the servicing agent.

[43 FR 2570, Jan. 17, 1978. Redesignated at 44 FR 31177, May 31, 1979, as amended at 47 FR 19140, May 4, 1982; 48 FR 39068, Aug. 29, 1983; 49 FR 33656, Aug. 23, 1984; 50 FR 36025, Sept. 4, 1985; 51 FR 30309, Aug. 25, 1986; 53 FR 16277, May 6, 1988; 53 FR 27991, July 26, 1988; 57 FR 19541, May 7, 1992; 58 FR 62424, Nov. 26, 1993]

**§ 61.6 Maximum amounts of coverage available.**

(a) Pursuant to section 1306 of the Act, the following are the limits of coverage available under the emergency program and under the regular program.

	Regular program		
	Emergency program <sup>1</sup> first layer	Second layer	Total amount available
<b>Single Family Residential</b>			
Except in Hawaii, Alaska, Guam, U.S. Virgin Islands .....	\$35,000	\$215,000	\$250,000
In Hawaii, Alaska, Guam, U.S. Virgin Islands .....	50,000	200,000	250,000
<b>Other Residential</b>			
Except in Hawaii, Alaska, Guam, U.S. Virgin Islands .....	100,000	150,000	250,000
In Hawaii, Alaska, Guam, U.S. Virgin Islands .....	150,000	100,000	250,000
<b>Nonresidential</b>			
Small business .....	100,000	400,000	500,000
Churches and other properties .....	100,000	400,000	500,000
<b>Contents <sup>2</sup></b>			
Residential .....	10,000	90,000	100,000
Small business .....	100,000	400,000	500,000
Churches, other properties .....	100,000	400,000	500,000

<sup>1</sup> Only first layer available under emergency program.

<sup>2</sup> Per unit.