

**§ 61.6**

**44 CFR Ch. I (10–1–06 Edition)**

**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.

(b) In the insuring of a residential condominium building in a regular program community, the maximum limit of building coverage is \$250,000 times

the number of units in the building (not to exceed the building’s replacement cost).

[60 FR 5585, Jan. 30, 1995]