

NOTICE

STANDARD FLOOD INSURANCE POLICY RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY FORM

Your new policy form is attached. It has been formatted to comply with the provisions of Section 234, Policy Disclosures, of the Biggert-Waters Flood Insurance Act of 2012. In addition, several revisions were made to resolve minor variations between the Standard Flood Insurance Policy (SFIP) in the Code of Federal Regulations (CFR) and the previously printed SFIP forms. The attached policy form follows the CFR. Notable differences from the previously printed RCBAP Form are shown below.

If any other differences exist, please be aware that the CFR wording shall control.

Previous SFIP RCBAP Form	CFR (44 CFR Part 61, Appendix A (3))
<p>II. DEFINITIONS A. * * *</p> <p>Flood, as used in this flood insurance policy, means:</p> <p>1. A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is your property) from:</p>	<p>II. DEFINITIONS A. * * *</p> <p>Flood, as used in this flood insurance policy, means:</p> <p>1. A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (one of which is your property) from:</p>
<p>III.A. COVERAGE A – BUILDING PROPERTY</p> <p>We insure against direct physical loss by or from flood to:</p> <p style="text-align: center;">* * *</p> <p>7. A manufactured home or a travel trailer as described in the Definitions section (see II.B.6.b. and II.B.6.c.).</p> <p>If the manufactured home is in a special flood hazard area, it must be anchored in the following manner at the time of the loss:</p> <p style="text-align: center;">* * *</p> <p>c. In compliance with the community's floodplain management requirements;</p> <p>unless it has been continuously insured by the NFIP at the same described location since September 30, 1982.</p>	<p>III.A. COVERAGE A - BUILDING PROPERTY</p> <p>We insure against direct physical loss by or from flood to:</p> <p style="text-align: center;">* * *</p> <p>7. A manufactured home or a travel trailer as described in the Definitions section (see II.B.b. and c.).</p> <p>If the manufactured home is in a special flood hazard area, it must be anchored in the following manner at the time of the loss:</p> <p style="text-align: center;">* * *</p> <p>c. In compliance with the community's floodplain management requirements unless it has been continuously insured by the NFIP at the same described location since September 30, 1982.</p>
<p>III.C. COVERAGE C – OTHER COVERAGES</p> <p>1. Debris Removal</p> <p>a. We will pay the expense to remove non-owned debris on or in insured property and owned debris anywhere.</p>	<p>III.C. COVERAGE C – OTHER COVERAGES</p> <p>1. Debris Removal</p> <p>a. We will pay the expense to remove non-owned debris that is on or in insured property and debris of insured property anywhere.</p>

* * * Indicates wording not shown. See policy for full language.

Previous SFIP RCBAP Form	CFR (44 CFR Part 61, Appendix A (3))
<p>IV. PROPERTY NOT COVERED</p> <p>We do not cover any of the following property:</p> <p style="text-align: center;">* * *</p> <p>5. Self-propelled vehicles or machines, including their parts and equipment. However, we do cover self-propelled vehicles or machines not licensed for use on public roads that are:</p> <ul style="list-style-type: none"> a. Used mainly to service the described location, or b. Designed and used to assist handicapped persons, <p>while the vehicles or machines are inside a building at the described location;</p>	<p>IV. PROPERTY NOT COVERED</p> <p>We do not cover any of the following:</p> <p style="text-align: center;">* * *</p> <p>5. Self-propelled vehicles or machines, including their parts and equipment. However, we do cover self-propelled vehicles or machines, provided they are not licensed for use on public roads and are:</p> <ul style="list-style-type: none"> a. Used mainly to service the described location, or b. Designed and used to assist handicapped persons, while the vehicles or machines are inside a building at the described location;
<p>VII. GENERAL CONDITIONS</p> <p>B. Concealment or Fraud and Policy Voidance</p> <p>1. With respect to all insureds under this policy, this policy:</p> <ul style="list-style-type: none"> a. Is void; b. Has no legal force or effect; c. Cannot be renewed; and d. Cannot be replaced by a new NFIP policy; <p>if, before or after a loss, you or any other insured or your agent have at any time:</p> <ul style="list-style-type: none"> (1) Intentionally concealed or misrepresented any material fact or circumstance; (2) Engaged in fraudulent conduct; or (3) Made false statements; <p>relating to this policy or any other NFIP insurance.</p>	<p>VII. GENERAL CONDITIONS</p> <p>B. Concealment or Fraud and Policy Voidance</p> <p>1. With respect to all insureds under this policy, this policy:</p> <ul style="list-style-type: none"> a. Is void, b. Has no legal force or effect, c. Cannot be renewed, and d. Cannot be replaced by a new NFIP policy, if, before or after a loss, you or any other insured or your agent have at any time: <ul style="list-style-type: none"> (1) Intentionally concealed or misrepresented any material fact or circumstance, (2) Engaged in fraudulent conduct, or (3) Made false statements, <p>relating to this policy or any other NFIP insurance.</p>

* * * Indicates wording not shown. See policy for full language.