

# NFIP Standard Risk Policy

## Quoting & Completing a Standard Risk Policy with an Elevation Certificate

### Start Application

From the dashboard, click on "New Quote" to begin a new quote. This will bring you to the "Start Application" page.

1. New Quote

2. Contact Information

3. Property Address

4. Continue

5. Address Verification

### Policy Builder

The policy builder is where all the required information and documentation for a flood policy is entered. The policy builder provides a single page, simplified process for ease of use when quoting and issuing a flood policy.

6. Policy Builder

7. Policy Sections

8. Policy

9. Elevation Certificate

10. Elevation Certificate Detail

## 1. New Quote

New Quote takes the user to the Start Application page.

## 2. Contact Information

Includes first name, last name, phone number & email address.

To add a business, select the drop-down beside "Insured Name".

## 3. Property Address

Includes address, city, state & zip code.

## 4. Continue

Once the initial information is entered, click continue to proceed.

## 5. Address Verification

The system will verify the information with the USPS.

## 6. Property Details

Enter construction source, construction date, replacement cost, building occupancy & primary residence.

## 7. Policy Sections

Trident will indicate the fields required with a red !. Not all fields are required.

## 8. Policy

Select the standard 30-day wait, or no wait if the purchase is associated with a loan transaction. The effective date will automatically populate.

## 9. Elevation Certificate

If an Elevation Certificate is required it can be dragged & dropped or uploaded directly into the quote/ application.

## 10. Elevation Certificate Detail

When an elevation certificate is uploaded, it will be displayed side by side with the fields required for entry. Making the elevation certificate entry process easy for the agency.

# NFIP Standard Risk Policy (cont.)

GARAGE

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Building has an attached garage

GARAGE

Building has an attached garage

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Garage Location

☐ Enclosed area is used for any purpose other than building access (stairwells, elevators, etc.), parking, or storage  
☐ Enclosure walls are finished (having 20 linear feet or more of finished wall paneling)

Wall Material

This field is required.

Size

This field is required.

Square feet

PERMANENT OPENINGS

Flood openings are...

☒ Engineered

Number of vents within 1 ft above ground

Total Area of vents (square inches)

0

## 11. Garage

Add garage information if applicable.

## 12. Garage Details

When the user indicates the building has a garage, additional questions will appear.

## 13. Foundation

Select the appropriate foundation from the drop-down. Select the number of floors for the building.

## 14. Foundation Details

Based on the foundation type, additional details will be requested on the foundation and enclosure.

## 15. Contents

Content coverage is available with the standard policy. If the insured would like content coverage, select the location of the contents.

## 16. Coverage

Select the structure you are quoting. You can toggle the building has additions or extensions field if that is applicable. Also, select the building usage.

## 17. Additional Information

If any additional information applies, toggle to select.

## 18. Mortgagee Information

If the property has a mortgage, enter mortgagee information, even if the policy is not required by the lender.

## 19. Mortgagee Details

Once you toggle to include a mortgage the additional information fields will appear. These include mortgagee, loan number and mortgagee address.

# NFIP Standard Risk Policy (cont.)

**REQUIRED DOCUMENTS**

**Primary Residence Verification**

Documentation must clearly show the insured address is the primary residence.

Choose Method

☒ Upload Document

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Drag file or choose to upload  
Allowed file type: jpg, png, pdf

Choose file...

**Property Photos**

Please provide pictures of your property as required by NFIP

**Photo Requirements:**

Minimum of two photos are required (Four photos required for split-level foundations).  
Photos must clearly show front and back of the building (Four sides for split-level foundations).  
At least one photo must show entire building from ground to roof.

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Drag file or choose to upload  
Allowed file type: jpg, png

Choose file...

☒ Building photos are not older than 90 days

Policy Sections

- Agent
- Contact
- Property Address
- Property Details
- Policy
- Garage
- Elevation Certificate
- Foundation
- Contents
- Coverage
- Additional
- Required Documents
- Mortgagee Information

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Review Quote

**PAYMENT METHODS**

☒ Credit Card

☐ eCheck

☐ Alliance Pay

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Credit Card processing is serviced by the U.S. Department of the Treasury's secure Pay.gov system.

Sign and Pay

**FEMAFLOODNFSIE**

Please provide the payment information below. Required fields are marked with an \*

Agency Tracking ID  
U0000003401

Payment Amount  
\$633.00

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\* Cardholder Name

\* Cardholder Billing Address

Billing Address 2

City

\* Country  
Select Country

State/Province

ZIP/Postal Code

\* Card Number

\* Expiration Date  
Select ... Select ...

Security Code

[What's this?](#)

Continue Cancel

**Quote 23** View Sections

**COVERAGE OPTIONS**

Building & Contents Building Contents

Building	Contents	Premium
<input type="radio"/> \$20,000	<input type="radio"/> \$8,000	\$218
<input type="radio"/> \$30,000	<input type="radio"/> \$12,000	
<input type="radio"/> \$50,000	<input type="radio"/> \$20,000	
<input type="radio"/> \$75,000	<input type="radio"/> \$30,000	
<input type="radio"/> \$100,000	<input type="radio"/> \$40,000	
<input type="radio"/> \$125,000	<input type="radio"/> \$50,000	
<input type="radio"/> \$150,000	<input type="radio"/> \$60,000	
<input type="radio"/> \$200,000	<input type="radio"/> \$80,000	

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Customize Coverage and Deductible

PREMIUM Amount \$690

Deductibles \$2,000 / \$2,000

Rate Type Standard

Policy 4/24/2021

**COVERAGE OPTIONS**

← Back to Predefined Coverage

Type

Please enter amounts in increments of \$100

Building \$

Contents \$

Deductible

25

## 20. Primary Residence

If the mailing address differs from the property address, but it is their primary residence, primary residence verification can be uploaded directly into the application.

## 21. Property Photos

On policies where photos are required, they can be uploaded or dragged and dropped directly into the application.

## 22. Policy Selection

Once all of the policy selection fields are complete, all the red indicators will be removed and the review quote box will appear in yellow. Click "Review Quote" to continue.

## 23. Quote

Coverage options will appear along with the associated premium. Select the desired coverage options & amounts.

## 24. Premium

The premium for the selected coverage amounts is shown. Below the premium amount you will find the deductibles and the risk type.

## 25. Customize Coverage

The Standard policy is completely customizable and acts as an 'a la carte' policy. By clicking :customize coverage & deductibles, the system will pull up the field to enter the desired coverage and deductible amounts.

## 26. Payment Methods

To proceed with the policy purchase, select the desired payment option.

## 27. Pay.Gov

Trident will route you to pay.gov to complete payment on the policy.