

Flood Insurance Processing Center
PO Box 2057
Kalispell, MT 59903
Phone: 800-637-3846

Date: _____

Policy Number: _____

Insured Name: _____

Property Address: _____

GRANDFATHERING

_____ **Continuous Coverage Rule** – If the customer has maintained continuous coverage, the policy can be grandfathered into the zone/BFE in effect at the time coverage was first purchased.

To grandfather for continuous coverage BOTH of the following are required:

1. Proof of prior zone. Acceptable documents are:
 - An elevation certificate which indicates the zone/BFE for the property, the community panel, suffix numbers, and the effective date of the FIRM at the time of construction or includes this information in the comments section, signed by the surveyor.
 - Zone determination based on the map in effect at the time coverage was first obtained
 - FIRM map in effect at time coverage was first obtained, with the structure location clearly marked on the map.
2. The prior flood insurance declarations page showing the zone and/or BFE to be grandfathered and agent signature confirming the below:

I confirm that there was continuous flood insurance coverage on the property listed above:

Prior to _____ (date of the Flood Insurance Rate Map (FIRM) that placed the property in a high-risk zone or BFE).

Agent Signature: _____

Date: _____

_____ **Built in Compliance Rule** – The flood map zone and/or BFE can be grandfathered if the building was built in compliance with the FIRM in effect at the time of construction; the building has not been altered in any way that has resulted in making the reference level floor lower than the BFE on the original FIRM (e.g., enclosing the area below an elevated building); and there has been no substantial improvement.

Provide one of the following:

- A copy of the FIRM in effect at the time the building was constructed. The FIRM should have the community, panel, and suffix numbers; the rating information to be grandfathered (e.g., zone, BFE, elevation difference); and the building location and property address must be clearly marked.

OR

- A letter or statement from a community official that includes the property address, the zone/BFE for the property, the community, panel and suffix numbers, and the effective date of the FIRM.

OR

- An elevation certificate (EC) which indicates the zone/BFE for the property, the community panel and suffix numbers; and the effective date of the FIRM at the time of construction, or includes this information in the comments section, signed by the surveyor.

Complete and sign the following:

I confirm the property has not been altered in any way that has resulted in making the reference level floor lower than the BFE on the FIRM in effect at the time of construction and that the building has not been substantially improved.

Agent Signature: _____ **Date:** _____