

To: Industry Partners  
From: The Federal Emergency Management Agency (FEMA)  
Re: Helpful Information to Remember During COVID-19 Pandemic  
Date: March 24, 2020

### **NFIP Policy Processing**

FEMA recognizes that there may be impacts to NFIP policy processing and is offering the following information.

### **New Policy Issuance**

Individuals may have difficulty obtaining an Elevation Certificate (EC) or other supporting documentation to issue an NFIP policy. FEMA encourages NFIP insurers to maximize the use of existing underwriting procedures.

### **Provisional Rating**

NFIP insurers may use Provisional Rating procedures for to newly insured risks, enabling coverage placement without an EC. Page 3-65 and J-22 of the NFIP Flood Insurance Manual provides general information and eligibility requirements for Provisional Rating.

### **Tentative Rating**

NFIP insurers may issue policies using tentative rates when full-risk rating information is not available. Page 3-33 and J-15 of the NFIP Flood Insurance Manual provides more information about Tentative Rating.

### **Unnumbered A Zones**

NFIP insurers may also issue policies for properties in Unnumbered A zones without an EC. Refer to NFIP Flood Insurance Manual Appendix J for the appropriate rate table.

### **Premium Payment**

NFIP insurers should encourage policyholders to utilize electronic forms of premium payment. In addition, private premium finance companies may be a source for premium payment. The NFIP also offers various deductible options that provides premium discounts.

*Our intention is to issue a grace period extension for premium payments soon. We will lean on you to help share this information with policy holders in the coming days.*

### **Policyholder Communications**

FEMA encourages insurers to use electronic methods to communicate with policyholders and other stakeholders. This includes policy Declaration Page, Renewal Notices, and other policyholder notifications.

**Electronic Signatures**

FEMA encourages NFIP insurers to maximize the use of electronic signatures. As always, FEMA will not deny the legal effect, validity, or enforceability of a signature solely because it is in electronic form. Insurers should accept electronic signatures in accordance with their general business practices and applicable laws.

FEMA will provide additional guidance as appropriate, to include claims processing information.

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