

FLOOD INSURANCE QUESTIONNAIRE



Property, occupancy, flood-risk, coverage, lender, and loss information.

iPhone Files/Preview: tap a square and type X.

1. Applicant and Contact Information

Applicant / named insured *

Requested effective date *

Primary contact *

Phone *

Email *

Mailing address

City / State / ZIP

Applicant's interest in the property:

- | | | | |
|---|---|--|--|
| ☐ Owner occupant | ☐ Non-owner occupant | ☐ Landlord / lessor | ☐ Tenant / renter |
| ☐ Condo unit owner | ☐ Condo association | ☐ Business owner | ☐ Other |

2. Property Location and Transaction

Property address to insure *

City / State / ZIP *

County

Parcel / tax ID

NFIP community no.

Flood zone (if known)

Reason for requesting coverage:

- | | | | |
|---|---|--|--|
| ☐ New purchase / closing | ☐ New loan / refinance | ☐ Lender requirement | ☐ Renewal / replacement |
| ☐ Voluntary protection | ☐ Lease requirement | ☐ Construction / renovation | ☐ Other |

Closing / loan date

Current expiration

Occupancy date

Quote needed by

Has a lender or flood determination identified the property in a Special Flood Hazard Area?

☐ Yes ☐ No

Explain the transaction, deadline, flood-zone determination, or special instructions:

FLOOD INSURANCE QUESTIONNAIRE



Property, occupancy, flood-risk, coverage, lender, and loss information.

3. Building and Occupancy Information

Building occupancy / use:

- | | | | |
|---|--|---|--|
| ☐ Single-family home | ☐ 2-4 family dwelling | ☐ Condominium unit | ☐ Residential condo building |
| ☐ Apartment building | ☐ Commercial building | ☐ Mixed-use building | ☐ Manufactured / mobile home |
| ☐ Other residential | ☐ Other non-residential | ☐ Detached garage | ☐ Building under construction |

Year built

Square footage

No. of floors

No. of units

Construction type

Roof type / year

Purchase price

Replacement cost

Residential use, if applicable:

- | | | | |
|--|--|-------------------------------------|--|
| ☐ Primary residence | ☐ Secondary residence | ☐ Seasonal | ☐ Rental |
| ☐ Short-term rental | ☐ Vacant | ☐ Unoccupied | ☐ Not residential |

Months occupied / year

Business occupancy %

Residential occupancy %

Is the building fully walled and roofed and principally above ground?

- ☐ Yes ☐ No

Is any part of the building located over water or seaward of mean high tide?

- ☐ Yes ☐ No

Has the building been substantially improved, renovated, or damaged?

- ☐ Yes ☐ No

Is the building listed or eligible as a historic structure?

- ☐ Yes ☐ No

Describe occupancy, renovations, additions, construction, detached structures, or unusual building features:

FLOOD INSURANCE QUESTIONNAIRE

Property, occupancy, flood-risk, coverage, lender, and loss information.

4. Foundation, Lowest Floor, and Elevation

Foundation type:

- | | | | |
|--|--|--|---|
| ☐ Slab on grade | ☐ Crawlspace | ☐ Basement | ☐ Walkout basement |
| ☐ Piers / posts / pilings | ☐ Elevated with enclosure | ☐ Solid perimeter walls | ☐ Other |

Lowest area below the elevated floor:

- | | | | |
|---|---|---|---------------------------------|
| ☐ None | ☐ Crawlspace | ☐ Basement | ☐ Garage |
| ☐ Finished enclosure | ☐ Unfinished enclosure | ☐ Equipment only | ☐ Other |

Base flood elevation

Lowest-floor elevation

Diagram no.

Elevation cert. date

Is a current Elevation Certificate available?

- ☐ Yes ☐ No

Are compliant flood openings / vents installed in enclosed areas below the elevated floor?

- ☐ Yes ☐ No

Are machinery, utilities, or building equipment located below the lowest elevated floor?

- ☐ Yes ☐ No

Describe any basement, enclosure, garage, crawlspace, flood openings, or property below the lowest elevated floor:

5. Utilities and Flood Mitigation

Mark equipment present and identify whether elevated:

- | | | | |
|---|---------------------------------------|---|---|
| ☐ HVAC / air handler | ☐ Water heater | ☐ Electrical panel | ☐ Generator |
| ☐ Fuel tank | ☐ Elevator | ☐ Pool equipment | ☐ Solar / battery system |

Flood-risk controls or improvements:

- | | | | |
|--|---|--|--|
| ☐ Building elevated | ☐ Utilities elevated | ☐ Flood vents | ☐ Sump pump |
| ☐ Backflow valve | ☐ Flood barriers | ☐ Dry floodproofing | ☐ Wet floodproofing |
| ☐ Drainage improvements | ☐ Seawall / bulkhead | ☐ Flood-resistant materials | ☐ None / unknown |

Describe mitigation, elevation, floodproofing certification, drainage, seawall, or utility location:

FLOOD INSURANCE QUESTIONNAIRE



Property, occupancy, flood-risk, coverage, lender, and loss information.

6. Property Values and Coverage Requested

Building value / RCV

Contents value / RCV

Other structures

Business property value

Mark coverage to evaluate:

- | | | | |
|--|---|--|---|
| ☐ Building | ☐ Contents | ☐ Building and contents | ☐ Increased Cost of Compliance |
| ☐ Replacement cost options | ☐ Loss of use / additional expense | ☐ Business income | ☐ Excess flood |
| ☐ Basement / below-grade property | ☐ Detached structures | ☐ Ordinance or law | ☐ Please advise |

Building limit

Contents limit

Building deductible

Contents deductible

Coverage market to consider:

- | | | | |
|-------------------------------|--|--|--|
| ☐ NFIP | ☐ Private flood | ☐ Both for comparison | ☐ Lender-compliant option |
|-------------------------------|--|--|--|

7. Mortgagee, Lender, or Other Interest

Is there a mortgage, home-equity loan, SBA loan, or other secured lender?

☐ Yes ☐ No

Lender / mortgagee name

Loan number

Mortgagee clause, lender address, loan instructions, or required limits:

8. Current Flood Insurance

Is flood insurance currently in force?

☐ Yes ☐ No

Carrier / NFIP insurer

Policy number

Expiration

Annual premium

Building limit

Contents limit

Building deductible

Contents deductible

Reason for change, desired improvements, grandfathering / transfer information, or prior-policy notes:

FLOOD INSURANCE QUESTIONNAIRE

Property, occupancy, flood-risk, coverage, lender, and loss information.



Page 5 of 5

9. Flood, Water, and Prior-Loss History

Has this property ever flooded or sustained rising-water, storm-surge, or mudflow damage? ☐ Yes ☐ No

Any flood insurance claim, disaster assistance, or uninsured flood loss at this location? ☐ Yes ☐ No

Any repetitive-loss or severe-repetitive-loss designation known to the applicant? ☐ Yes ☐ No

Any unrepaired flood, water, foundation, mold, erosion, or structural damage? ☐ Yes ☐ No

Has flood coverage ever been cancelled, nonrenewed, declined, or subject to special terms? ☐ Yes ☐ No

Date	Cause / depth	Damage	Paid / assistance	Repairs / status

Explain all losses or Yes answers, including water depth, source, amount, repairs, mitigation, and current status:

10. Supporting Documents

Mark documents included or available:

- | | | | |
|--|--|--|--|
| ☐ Current flood declarations | ☐ Flood determination | ☐ Elevation Certificate | ☐ Property appraisal |
| ☐ Replacement-cost estimate | ☐ Closing / loan instructions | ☐ Survey / site plan | ☐ Photos of all sides |
| ☐ Foundation / enclosure photos | ☐ Loss runs / claim records | ☐ Floodproofing certificate | ☐ Other attachment |

11. Applicant Certification and Signature

The applicant represents that the information provided is true, complete, and accurate to the best of the applicant's knowledge. This questionnaire does not bind coverage. Eligibility, valuation, limits, waiting periods, and terms are subject to carrier or program underwriting and the issued policy language.

Applicant / authorized representative *

Title

Signature / typed name *

Date *