

Flood Insurance

Insurance & Risk Management Checklist

Coverage/Risk Management Question	Y	N	Notes
Is the structure located in a participating community?			
Is the structure Pre-FIRM or Post-FIRM?			
Does the structure have a "basement"?			
Is the structure elevated on piers, posts, pilings, etc.? Or, do solid foundation perimeter walls have proper engineered openings (1 sq. inch per 1 sq. foot of enclosed space)?			
When was the last elevation certificate completed? Height above Base Flood Elevation:			
Have there been any additions to the structure since the last elevation certificate was completed?			
Do you have a current photo? When was the last photo supplied?			
Have there been any improvements or betterments to the structure (external additions, internal upgrades, etc)? If "yes," what were the improvements and what was the cost of improvements.			
Has the structure been damaged by any cause of loss (fire, wind, flood, etc.)?			
Has the insured previously carried Flood coverage on the structure? When?			
Is the dwelling located in a Special Flood Hazard Area?			
In what flood zone is the structure located?			
Do flood zones change near the structure (i.e. from "X" to "A")?			
Has the community been remapped recently?			
Is coverage needed for a loan closing? (If not, explain waiting period)			