Insurance Declaration Page Guide

This guide is intended to explain the different elements of Flood Insurance Policy Declarations Pages. They are computer-generated summaries of information provided by the prospective policyholder in the application for flood insurance. The declarations page also describes the term of the policy, the limits of coverage, displays the premium, and the insurer's name. It is a part of the flood insurance policy. The example below is an anonymous version of a declaration page for a paid-for, primary residence home.

While your own declaration page may look different, the base elements should be the same, and are explained in the following document.

Insurance Company

Isurance Company Information
PO BOX 1234
CITY, STATE 12345
(123) 456-7890
Insurer NAIC Number: 12345

Policy Number: 1234567890
Policy Term: 08/15/2025 (12:01 AM) to 08/15/2026 (12:01AM)
Endorsement Effective Date: 1234567890
Rate Category: FEMA Rating Engine

This Declarations Page is part of your Policy. THIS IS NOT A BILL.

Name Insured and Mailing Address
JANE DOE
1234 MAIN ST
CITY, STATE 12345

Property Location
1234 MAIN ST
CITY, STATE 12345

Lender Information
First Mortagagee
JACOB BUCK, BANK NAME
1234 BANK ST
CITY, STATE 12345
Loan Number: 987-654321-0

COVERAGE AND PREMIUM INFORMATION

Coverage Type	Coverage	Deductible
Building	$63,000	$2,000
Contents	$9,000	$2,000

PROPERTY INFORMATION

Primary Residence:	Yes
Building Occupancy:	Single-Family Home
Building Description:	Main Dwelling
First Floor Height:	3.1 feet
1 **Method Used for 1st Floor Height:**	FEMA determined
Property Description:	Elevated without enclosure, one floor, frame construction
Date of Construction:	01/01/1955
Replacement CostValue:	$130,630
2 **Prior NFIP Claims:**	0 claim(s)
Number of Units:	1

Your property's NFIP flood claims history can affect your premium.

Premium Details		
Building Premium	$	959
Contents Premium	$	396
Increased Cost of Compliance	$	26
Mitigation Discounts	$	-59
Community Rating System Discount	$	-169
Full Risk Premium *(excluding fees and surcharges)*	**$**	**1,153**
Statutory Discounts		
Annual Increase Cap Discount	$	-208
Discounted Premium	**$**	**945**
Fees and Surcharges		
Reserve Fund Assessment	$	170
Homeowner Flood Insurance Affordability Act of 2014 (HFIAA) Surcharge	$	250
Federal Policy Fee	$	47
TOTAL ANNUAL PREMIUM	**$**	**1,412**

Policy and Policy Holder Information

This section contains key information about your policy, your insurance company, and you the insurance holder.

Coverage and Premium Information

This section details the premium (total annual payment), surcharges (additional fees), and discounts (policy price reductions) that determine your total charges. Turn the page to see a breakdown of the charges, and your **glidepath.**

Property Information

This sections describes the property that is being insured by the policy.

1 First Floor Height: Calculated using a tool or an elevation certificate. Speak to your insurance agent if you feel your 1st floor height is incorrect.

2 Prior NFIP Claims: The number of flood insurance claims on the property. This may affect your premium.