

**HARLEYSVILLE INSURANCE**

Flood Insurance Processing Center
P.O. Box 2057 Kalispell, MT 59903-2057
TEL 800-637-3846 FAX 406-257-2008

FLOOD INSURANCE

CANCELLATION/NULLIFICATION FORM

PLEASE PRINT OR TYPE THIS FORM

IF THIS POLICY IS CANCELLED BY THE INSURED THROUGH AN AUTHORIZED REPRESENTATIVE, IT SHALL REMAIN IN FORCE FOR THE BENEFIT OF THE MORTGAGEE (OR TRUSTEE) FOR 30 DAYS AFTER WRITTEN NOTICE TO THE MORTGAGEE (OR TRUSTEE) OF SUCH CANCELLATION AND THEN CEASE.

POLICY #	POLICY EFFECTIVE DATE	POLICY EXPIRATION DATE	CANCELLATION EFFECTIVE DATE
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AGENCY NAME	PHONE #
AGENT/PRODUCER NAME	AGENT/PRODUCER #
MAILING ADDRESS	
CITY, STATE, ZIP +4	

INSURED NAME
ADDITIONAL INSURED NAME
MAILING ADDRESS (FOR REFUND)
CITY, STATE, ZIP +4

INSURED PROPERTY ADDRESS ON POLICY BEING CANCELLED
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| <ol style="list-style-type: none"> Building sold or removed / foreclosure. Proof of Sale must be attached. Contents sold or removed to another location. For Contents Only Policies. Rewritten under policy # _____ effective _____ to obtain common expiration dates with other insurance coverage. New policy must be written by the <u>same company</u> for equal or higher amounts of coverage. Duplicate NFIP policies issued in error, the other policy number is _____
A copy of the duplicate declarations page must be attached. If policy was conventionally force placed, a copy of the force placement letter from the mortgagee must be attached. Non-payment. Attach documentation from bank. Risk not eligible for coverage. No insurable interest, property closing did not occur. Policy is not required by mortgagee since property is not in an area of Special Flood Hazard. Policy was obtained for closing and it has been determined that the property was not in a SFHA. Statement from mortgagee must be attached. (allowed for initial policy term only) Insurance is no longer required by the mortgagee, property no longer in SFHA. Statement from mortgagee must be attached indicating insurance was required as part of the mortgage and that the lender no longer requires the policy. Condominium unit or association policy converting to RCBAP. Mortgage paid off. A letter from the lender must accompany the cancellation request. The letter must state that flood insurance was required as a condition of the loan and that the loan has been paid off. | <ol style="list-style-type: none"> Voidance prior to effective date. Coverage is not mandatory and a policyholder decides during the 30-day waiting period not to take the policy. This must be received prior to the effective date of the policy. Voidance due to a credit card error. Insurance no longer required based on FEMA review of lender's Special Flood hazard Area determination. A copy of FEMA's letter of determination review and a statement from the lender that flood insurance is not required must accompany the request. Duplicate Policies from sources other than the NFIP. Must be accompanied by a letter from the lender stating that the replacement policy is acceptable to them. Mortgage paid off / Mortgage Portfolio Protection Program Policy. Statement from mortgage company that the policy was a requirement of the loan and that the loan has been paid off must be submitted. Insurance no longer required by lender because of LOMA/LOMR. A copy of the LOMA/LOMR must be attached. A letter from the mortgagee stating coverage was a requirement of the loan but is no longer required must also be submitted. Policy written to wrong facility (Repetitive Loss Target Group). Other-Continuous lake flooding or closed basin lake. Cancel Rewrite Standard to PRP or MP3 to Standard. Fraud (used when Fraud has been determined by FEMA - no refunds are allowed) Cancel Rewrite Standard to PRP as a result of LOMA LOMR completed after 02-01-2005. |
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MAKE REFUND PAYABLE TO:	Insured	Payor	Agent (Reason #5 or at Request of Insured)
MAKE REFUND TO:	Insured	Payor	Agent

THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENT MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER 18 U.S. CODE, SECTION 1001. INSURANCE AGENT ALSO CERTIFIES THAT ITEMS ON THE REVERSE HAVE BEEN DISCUSSED WITH INSURED.			
_____ SIGNATURE OF INSURED (Not Required for Reason 5 or 6)	_____ DATE	_____ SIGNATURE OF AGENT/PRODUCER	_____ DATE

Mortgagee information to be completed on reverse side of form.

1st MORTGAGEE LOAN #
1st MORTGAGEE NAME
MAILING ADDRESS
CITY, STATE, ZIP +4

OTHER PARTIES TO BE NOTIFIED

OTHER REMINDERS

- ◆ A flood insurance policy may be terminated at any time by either canceling or nullifying the policy. **However in order for the insured to receive a refund, the reason for cancellation must be valid under the applicable rules and regulations of the National Flood Insurance Program.**
- ◆ Valid reasons for cancellation are fully explained in the National Flood Insurance Program Flood Insurance Manual under the Cancellation Section. They are briefly outlined on the front of this form.
- ◆ Before the policy can be cancelled, the front of this form must be completed and signed by the insured and the agent. **All required documentation must be submitted with the cancellation form. Forms received without the appropriate documentation will be returned unprocessed.**
- ◆ In instances where there is not a valid reason for cancellation and the policy is not required by the lender, the insured may let the policy lapse out by not remitting the renewal premium amount.
- ◆ Questions regarding premium refunds and producer commissions are addressed in the cancellation section of the agent's flood manual. You may also call a Harleysville Insurance Customer Service Representative at 800-453-0598.
- ◆ After completing this form, attach all required supporting documents and mail original copy to:

Harleysville Insurance
 P.O. Box 2057
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