



NATIONAL FLOOD INSURANCE PROGRAM

FLOOD INSURANCE CANCELLATION / NULLIFICATION FORM

IF THIS POLICY IS CANCELLED BY THE INSURED THROUGH HIS/HER 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. SEE REVERSE SIDE FOR PRIVACY STATEMENT.

MAILING ADDRESS OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT / BROKER WHOSE POLICY IS BEING TERMINATED Sensible 111 Doc St San Francisco, CA 94114		INSURED'S NAME, ADDRESS AND PHONE NO. FOR MAILING REFUND John Smith 123 Test Ave San Francisco, CA 94114		CURRENT POLICY # 1234567	
PHONE (A/C, No, Ext):		FAX (A/C, No):		POLICY TERM IS FROM (MM/DD/YYYY) 03/10/2022	CANCELLATION EFF DATE (MM/DD/YYYY) 03/10/2023
TO (MM/DD/YYYY) 03/10/2025					
FIRST MORTGAGEE'S NAME AND ADDRESS Jane Doe 555 SenseML Ct San Francisco, CA 94114			OTHER PARTIES NOTIFIED		
LOAN NUMBER: 12345			FAX (A/C, No): 555-456-7890		
PHONE (A/C, No, Ext):					
INSURED PROPERTY LOCATION					

THIS POLICY MAY ONLY BE CANCELLED UPON TERMINATION OF THE INSURED'S OWNERSHIP IN THE PROPERTY COVERED AT THE LOCATION DESCRIBED ON THE DECLARATION PAGE OF THE POLICY FOR REASON CODES NUMBER (1) AND (2) BELOW.

CANCELLATION REASON CODE: 2

- | | |
|--|---|
| 1) BUILDING SOLD OR REMOVED. | 13) VOIDANCE PRIOR TO EFFECTIVE DATE. |
| 2) CONTENTS SOLD OR REMOVED. | 14) VOIDANCE DUE TO CREDIT CARD ERROR. |
| 3) POLICY CANCELLED AND REWRITTEN TO ESTABLISH COMMON EXPIRATION DATE WITH OTHER INSURANCE COVERAGE. | 15) INSURANCE NO LONGER REQUIRED BASED ON FEMA REVIEW OF LENDER'S SFHA DETERMINATION. |
| 4) DUPLICATE NFIP POLICIES. | 16) DUPLICATE POLICIES FROM SOURCES OTHER THAN NFIP. |
| 5) NON-PAYMENT. | 18) MORTGAGE PAID OFF ON MPPP POLICY. |
| 6) RISK NOT ELIGIBLE FOR COVERAGE. | 19) INSURANCE NO LONGER REQUIRED BY MORTGAGEE BECAUSE STRUCTURE REMOVED FROM SFHA BY MEANS OF LOMA OR LOMR. |
| 7) PROPERTY CLOSING DID NOT OCCUR (NO INSURABLE INTEREST). | 20) POLICY WRITTEN TO WRONG FACILITY (SEVERE REPETITIVE LOSS PROPERTY). |
| 8) POLICY OBTAINED FOR PROPERTY CLOSING, BUT NOT REQUIRED BY MORTGAGEE AS PROPERTY NOT IN SFHA. | 21) OTHER - CONTINUOUS LAKE FLOODING OR CLOSED BASIN LAKES. |
| 9) INSURANCE NO LONGER REQUIRED BY MORTGAGEE. PROPERTY NO LONGER IN SFHA BECAUSE OF PHYSICAL MAP REVISION. | 22) CANCEL / REWRITE DUE TO MISRATING. |
| 10) CONDOMINIUM POLICY (UNIT OR ASSOCIATION) CONVERTING TO RCBAP. | 23) FRAUD (FEMA APPROVAL REQUIRED). |
| 12) MORTGAGE PAID OFF. | 24) CANCEL / REWRITE DUE TO MAP REVISION, LOMA OR LOMR. |

MAKE REFUND PAYABLE TO: ☐ INSURED ☐ PAYOR ☐ AGENT (REASON 5 ABOVE ONLY)

MAIL REFUND TO: ☐ INSURED ☐ PAYOR ☐ AGENT (REASON 5 OR AT REQUEST OF INSURED)

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 U.S. CODE, SECTION 1001. INSURANCE AGENT ALSO CERTIFIES THAT ITEMS ON THE REVERSE HAVE BEEN DISCUSSED WITH THE INSURED.

John Smith
SIGNATURE OF INSURED
(NOT REQUIRED FOR REASON 5, 6 OR 22)

03/23/2022
DATE (MM/DD/YYYY)

Sensible
SIGNATURE OF INSURANCE AGENT / BROKER

03/23/2022
DATE (MM/DD/YYYY)

AGENT / BROKER TAX ID: _____

PREVIOUS EDITIONS ARE OBSOLETE

SPECIAL NOTE TO INSURANCE AGENTS: SEND ORIGINAL TO NFIP, KEEP SECOND COPY FOR YOUR RECORDS, GIVE THIRD COPY TO INSURED AND FOURTH COPY TO MORTGAGEE

ACORD 304 (2008/06)

PLEASE ATTACH ALL REQUIRED DOCUMENTS TO NFIP COPY OF CANCELLATION / NULLIFICATION FORM © 1996-2008 ACORD CORPORATION

**FLOOD INSURANCE
CANCELLATION / NULLIFICATION REQUEST FORM
FEMA FORM 81-17**

NONDISCRIMINATION

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

PRIVACY ACT

The information requested is necessary to process your Flood Insurance Application for a flood insurance policy. The authority to collect the information is Title 42, U.S. Code, Sections 4001 to 4028. Disclosures of this information may be made: to federal, state, tribal, and local government agencies, fiscal agents, your agent, mortgage servicing companies, insurance or other companies, lending institutions, and contractors working for us, for the purpose of carrying out the National Flood Insurance Program; to current Severe Repetitive Loss property owners and Preferred Risk Policy owners for the purpose of property loss history evaluation; to the American Red Cross for verification of nonduplication of benefits following a flood event or disaster; to law enforcement agencies or professional organizations when there may be a violation or potential violation of law; to a federal, state or local agency when we request information relevant to an agency decision concerning issuance of a grant or other benefit, or in certain circumstances when a federal agency requests such information for a similar purpose from us; to a Congressional office in response to an inquiry made at the request of an individual; to the Office of Management and Budget (OMB) in relation to private relief legislation under OMB Circular A-19; and to the National Archives and Records Administration in records management inspections. Providing the information is voluntary, but failure to do so may delay or prevent issuance of the flood insurance policy.

GENERAL

This information is provided pursuant to Public Law 96-511 (Paperwork Reduction Act of 1980, as amended) dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

AUTHORITY

Public Law 96-511, amended, 44 U.S.C. 3507; and 5 CFR 1320.

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this form is estimated to average 12 minutes per response. Burden means the time, effort, and financial resources expended by persons to generate, maintain, retain, disclose, or to provide information to us. You may send comments regarding the burden estimate or any aspect of the form, including suggestions for reducing the burden to: U.S. Department of Homeland Security, Emergency Preparedness and Response Directorate, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20472, Paperwork Reduction Project (1660-0006).

NOTE: Do not send your completed form to this address.