

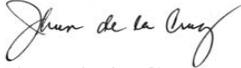


FEMA

W-12074

September 26, 2012

MEMORANDUM FOR: Write Your Own (WYO) Principal Coordinators and the  
National Flood Insurance Program (NFIP) Servicing Agent

FROM:   
Jhun de la Cruz  
Branch Chief, Underwriting  
Risk Insurance Division

SUBJECT: Cancellation Reason 3: Policy Cancellation and Rewrite to Establish  
a Common Expiration Date with Other Insurance Coverage

The purpose of this memorandum is to provide clarification on the use of cancellation reason number 3, used to establish a common expiration date with other insurance coverage.

Cancellation reason number 3 can be used only when the following conditions are met:

- The new policy must be rewritten within the same company for the same or higher amounts of coverage. If the policy is rewritten for higher amounts of coverage, the waiting period rule will apply.
- The other insurance coverage with which the common expiration date is being established must be for building coverage on the same building that is insured by the flood policy being cancelled and rewritten.
- The agent/producer must submit a new application and premium for flood coverage. Upon receipt of the new policy declarations page, the agent/producer should request cancellation of the prior policy.
- A copy of the new flood policy declarations page and a copy of the other insurance policy declarations page showing the building address and policy effective dates must accompany the request for cancellation.

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Other Insurance Coverage  
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If you have any questions, please contact Mary Chang of my staff at [Mary.Chang@fema.dhs.gov](mailto:Mary.Chang@fema.dhs.gov).

cc: Vendors, IBHS, FIPNC, Government Technical Representative

Suggested Routing: Data Processing, Marketing, Underwriting