

Flood Insurance Compliance Checklist

Ensure Your Flood Insurance Policy Meets Your Lender's Requirements.

Coverage Requirements

- [ ] Coverage equal to loan amount or $250,000
- [ ] max (NFIP limit)
- [ ] Deductible $10,000 or less
- [ ] Lender listed as mortgagee/loss payee

Policy Documentation

- [ ] Signed application or policy binder
- [ ] Paid receipt for full premium
- [ ] Declarations page with coverage details

Timing & Submission

- [ ] Documents submitted to lender
- [ ] Policy acceptance confirmed
- [ ] Coverage effective before closing

Private Flood Insurance Essentials

- [ ] Licensed provider in your state
- [ ] 45-day cancellation notice to lender
- [ ] NFIP equivalency & mortgage clause

✓ All boxes checked? You're ready for lender approval!

Not sure about something? We'll review your policy for free before you submit.

THE FLOOD INSURANCE GURU®

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