**U.S. DEPARTMENT OF HOMELAND SECURITY**  
**FEDERAL EMERGENCY MANAGEMENT AGENCY**  
**National Flood Insurance Program**  
**FLOOD INSURANCE GENERAL CHANGE ENDORSEMENT, PAGE 1 (OF 2)**  
**FOR ALL POLICY TYPES. IMPORTANT—PLEASE PRINT OR TYPE; ENTER DATES AS MM/DD/YYYY.**

---

**FEMA Form 486-0-3**  
**Previous Form 81-48**  
**F-OIL OCT 2015**

---

**IMPORTANT**  
For Renewal Bill:
- Insured
- First Mortgagee
- Second Mortgagee

**Policy Period is from**
- 5:00 a.m. local time at the insured property location

**Waiting Period**
- Standard 30-day
- Required for loan transaction (no waiting period)
- Borrower's insurance (waived) from 5/1/2019 to 5/31/2019
- 1 day
- Transfer (non-refund) — no waiting period

---

**NAME AND MAILING ADDRESS OF AGENT/PRODUCER:**

**AGENT/PRODUCER INFORMATION**

**Policy Period**

**ENGINEERED INFORMATION**

**FOR AN ADDRESS WITH MULTIPLE BUILDINGS AND/OR FOR A BUILDING WITH ADDITIONS OR EXTENSIONS, DESCRIBE THE INSURED BUILDING**

* Legal description may be used only while a building or subdivision is in the course of construction or prior to establishing a street address.

---

**END 13**  
**OCTOBER 1, 2017**
**National Flood Insurance Program**

**Flood Insurance General Change Endorsement, Page 2 (of 2)**

### ELEVATED BUILDINGS (EXCLUDING MANUFACTURED (MOBILE) HOMES/ TRAILER TRUCKS)

1. **If the building is elevated, is the area below the elevated floor free of obstruction?**
   - Yes
   - No

2. **Elevating Foundation Type**
   - Forked posts, no fill
   - Reinforced concrete Shear Walls
   - S.C.D. Foundation Walls

3. **Machinery and/or Equipment**
   - Does the area below the elevated floor contain machinery or equipment?**
     - Yes
     - No

   - If Yes, select the value below:
     - Up to $50,000
     - $50,001 to $100,000
     - $100,001 to $200,000
     - Greater than $200,000

### CHECK ONE OF THE FOLLOWING AND ENTER DATE FOR ORIGINAL CONSTRUCTION

- Substantial Improvement
- Manufactured (Mobile) Homes/Trailer Trucks
- Located outside of a mobile home park, or subdivision, or site of permanent placement
- Located inside a mobile home park or subdivision; construction date of mobile home or subdivision facilities

### CONTENTS LOCATED IN**

- Basement enclosure
- Lowest floor enclosure
- Lowest floor only; above ground level
- Lowest floor only; below grade level and higher
- Above ground level; more than half of floor

### GENERAL INFORMATION

- Manufactured (Mobile) Homes/Trailer Tractors installed in accordance with:
  - Manufacturer specifications
  - Local floodplain management standards
  - Manufacturer/Building Specifications

### TO INCREASE/DECREASE COVERAGE, COMPLETE SECTIONS A & B. FOR RENEWAL, COMPLETE SECTION A ONLY.

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
<th>Rate</th>
<th>Premium</th>
</tr>
</thead>
<tbody>
<tr>
<td>Building Coverage</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Contents Coverage</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### A + B

<table>
<thead>
<tr>
<th>Section A - Current Limits</th>
<th>Section B - New Limits</th>
<th>Amount</th>
<th>Date</th>
<th>Premium</th>
</tr>
</thead>
</table>

**NOTE:** Wholes shall be reduced at time of renewal if eligible to be reduced.

**1. MANUFACTURED (MOBILE) HOME/ TRAILER TRACTOR DATA**

<table>
<thead>
<tr>
<th>Year of Manufacture</th>
<th>Make</th>
<th>Model</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**2. ANCHORING**

- The Manufactured (Mobile) Home/Trailer Tractor is anchored using [ ]
  - Check all that apply:
    - Over-the-top ties
    - Ground anchors
    - Frame ties
    - Slab anchors
    - Frame connectors

**3. INSTALLATION**

- The Manufactured (Mobile) Home/Trailer Tractor was installed in accordance with:
  - Manufacturer specifications
  - Local floodplain management standards

**Please submit total amount due and all required certifications with the NFIP copy of this endorsement.**

**Important — Complete Page 1 and Page 2 before sending endorsement to the NFIP.**
National Flood Insurance Program

FLOOD INSURANCE GENERAL CHANGE ENDORSEMENT
FEMA FORM 086-0-3

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 roofing 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-11; 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 9 minutes per response. The burden estimate includes the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and submitting the form. This collection of information is required to obtain or retain benefits. You are not required to respond to this collection of information unless a valid OMB control number is displayed in the upper right corner of this form. Send comments regarding the accuracy of the burden estimate and any suggestions for reducing the burden to: Information Collections Management, Department of Homeland Security, Federal Emergency Management Agency, 500 C Street SW, Washington, DC 20742, Paperwork Reduction Project (1660-0033).

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