

Federal Emergency Management Agency, DHS

§ 61.4

the appropriate State agency to promote public acceptance and use of effective flood plain, mudslide, (i.e., mudflow) and flood-related erosion regulations;

(c) A community should notify adjacent communities prior to substantial commercial developments and large subdivisions to be undertaken in areas having special flood, mudslide (i.e., mudflow) and/or flood-related erosion hazards.

PART 61—INSURANCE COVERAGE AND RATES

Sec.

- 61.1 Purpose of part.
- 61.2 Definitions.
- 61.3 Types of coverage.
- 61.4 Limitations on coverage.
- 61.5 Special terms and conditions.
- 61.6 Maximum amounts of coverage available.
- 61.7 Risk premium rate determinations.
- 61.8 Applicability of risk premium rates.
- 61.9 Establishment of chargeable rates.
- 61.11 Effective date and time of coverage under the Standard Flood Insurance Policy—New Business Applications and Endorsements.
- 61.12 Rates based on a flood protection system involving Federal funds.
- 61.13 Standard Flood Insurance Policy.
- 61.14 Standard Flood Insurance Policy Interpretations.
- 61.16 Probation additional premium.
- 61.17 Group Flood Insurance Policy.

APPENDIX A(1) TO PART 61—FEDERAL EMERGENCY MANAGEMENT AGENCY, FEDERAL INSURANCE ADMINISTRATION, STANDARD FLOOD INSURANCE POLICY

APPENDIX A(2) TO PART 61—FEDERAL EMERGENCY MANAGEMENT AGENCY, FEDERAL INSURANCE ADMINISTRATION, STANDARD FLOOD INSURANCE POLICY

APPENDIX A(3) TO PART 61—FEDERAL EMERGENCY MANAGEMENT AGENCY, FEDERAL INSURANCE ADMINISTRATION, STANDARD FLOOD INSURANCE POLICY

APPENDIX A(4) TO PART 61—FEDERAL EMERGENCY MANAGEMENT AGENCY, FEDERAL INSURANCE ADMINISTRATION, STANDARD FLOOD INSURANCE POLICY

APPENDIX A(5) TO PART 61—FEDERAL EMERGENCY MANAGEMENT AGENCY, FEDERAL INSURANCE ADMINISTRATION, STANDARD FLOOD INSURANCE POLICY

APPENDIX A(6) TO PART 61—FEDERAL EMERGENCY MANAGEMENT AGENCY, FEDERAL INSURANCE ADMINISTRATION, STANDARD FLOOD INSURANCE POLICY

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CFR, 1978 Comp., p. 329; E.O. 12127 of Mar. 31, 1979, 44 FR 19367, 3 CFR, 1979 Comp., p. 376.

SOURCE: 43 FR 2570, Jan. 17, 1978, unless otherwise noted. Redesignated at 44 FR 31177, May 31, 1979.

§ 61.1 Purpose of part.

This part describes the types of properties eligible for flood insurance coverage under the Program, the limits of such coverage, and the premium rates actually to be paid by insureds. The specific communities eligible for coverage are designated by the Federal Insurance Administrator from time to time as applications are approved under the emergency program and as ratemaking studies of communities are completed prior to the regular program. Lists of such communities are periodically published under part 64 of this subchapter.

[43 FR 2570, Jan. 17, 1978. Redesignated at 44 FR 31177, May 31, 1979, as amended at 48 FR 39068, Aug. 29, 1983; 49 FR 4751, Feb. 8, 1984; 49 FR 5621, Feb. 14, 1984]

§ 61.2 Definitions.

The definitions set forth in part 59 of this subchapter are applicable to this part.

§ 61.3 Types of coverage.

Insurance coverage under the Program is available for structures and their contents. Coverage for each may be purchased separately.

[43 FR 2570, Jan. 17, 1978. Redesignated at 44 FR 31177, May 31, 1979, as amended at 48 FR 39068, Aug. 29, 1983; 50 FR 36025, Sept. 4, 1985; 51 FR 30309, Aug. 25, 1986; 58 FR 62424, Nov. 26, 1993]

§ 61.4 Limitations on coverage.

All flood insurance made available under the Program is subject:

(a) To the Act, the Amendments thereto, and the Regulations issued under the Act;

(b) To the terms and conditions of the Standard Flood Insurance Policy, which shall be promulgated by the Federal Insurance Administrator for substance and form, and which is subject to interpretation by the Federal Insurance Administrator as to scope of coverage pursuant to the applicable statutes and regulations;