



FEDERAL EMERGENCY MANAGEMENT AGENCY NATIONAL FLOOD INSURANCE PROGRAM

Statement as to full cost of repair or replacement under the replacement cost coverage, subject to the terms and conditions of this policy*

(See reverse side for Privacy Act Statement and Paperwork Burden Disclosure Notice)

Policy No. FL

Agency at Agent

Insured

Location

Type of property involved in claim

Date of loss

1. **Full Amount of Insurance** applicable to the property
for which claim is presented was \$ _____
2. **Full Replacement Cost** of the said property at the time
of the loss was \$ _____
3. **The Full Cost of Repair or Replacement** is \$ _____
4. Applicable Depreciation is \$ _____
5. Actual Cash Value loss is \$ _____
(Line 3 minus Line 4)
6. Less deductibles and/or participation by the insured \$ _____
7. **Actual Cash Value Claim** is \$ _____
(Line 5 minus Line 6)
8. **Supplemental Claim**, to be filed in accordance with the
terms and conditions of the Replacement Cost Coverage
within days from date of loss as shown above,
will not exceed \$ _____
(This figure will be that portion of the amounts shown on Lines 4 and 6
which is recoverable)

* The Standard Flood Insurance Policy is subject to the National Flood Insurance Act of 1968 and any Acts Ammendatory thereof, and Regulations issued by the Federal Insurance Administration pursuant to such statute(s).

..... Insured

..... Adjuster

Privacy Act Statement

The information requested is necessary to process the subject loss. The authority to collect the information is Title 42, U.S. Code, Section 4001 to 4028. It is voluntary on your part to furnish the information. However, omission of an item may preclude processing of the form. The information will not be disclosed outside of the Federal Emergency Management Agency, except to the servicing agent, acting as the government's fiscal agent; to claims adjusters to enable them to confirm coverage and the location of insured property; to certain Federal, State and Local Government agencies for determining eligibility for benefits and for verification of nonduplication of benefits; to the Department of Justice for purposes of litigation or as required by law; and to State and Local agencies for acquisition and relocation-related projects, consistent with the National Flood Insurance Program and consistent with the routine uses described in the program's system of record. Failure by you to provide some or all of the information may result in delay of processing or denial of this claim and/or application.

Paperwork Reduction Act Notice

Public Reporting burden for the collection of information titled Claims for National Flood Insurance Program (NFIP) is estimated to average 4 hours per claim. This estimate includes the time, effort, or financial resources expended by persons to generate, maintain, retain, disclose, or provide information to the Federal Insurance Administration or its agent. The reporting burden for this form as part of the collection of information is highlighted below. Your response to this collection of information is required to obtain or retain benefits. You are not required to respond to this collection of information unless a currently valid OMB control number and expiration date is displayed in the upper right corner of the highlighted form. You may send comments regarding the accuracy of the burden estimate and suggestions for reducing the burden to Information Collections Management, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20472, Paperwork Reduction Project (3067-0021). Do not send the completed form to the above address.

FEMA Form No.	Title	Burden Hours
81-40	Worksheet-Contents-Personal Property	2.5 Hours
81-41	Worksheet-Building	2.5 Hours
81-41A	Worksheet-Building (Cont d)	1.0 Hours
81-42	Proof of Loss	5 Minutes
81-42A	Increased Cost of Compliance	2.0 Hours
81-43	Notice of Loss	4 Minutes
81-44	Statement as to Full Cost to Repair or Replacement Cost Coverage, Subject to the Terms and Conditions of this Policy	6 Minutes
81-57	National Flood Insurance Program Preliminary Report	4 Minutes
81-58	National Flood Insurance Program Final Report	4 Minutes
81-59	National Flood Insurance Program Narrative Report	5 Minutes
81-63	Cause of Loss and Subrogation Report	1 Hour
81-96	Mobile Home Worksheet	30 Minutes
81-98	Increased Cost of Compliance (ICC) Adjuster Report	25 Minutes