



## How to Cancel an NFIP Flood Policy



# FEMA

*Click the image above to access the current FEMA Flood Insurance Manual*

**An NFIP flood policy cannot be cancelled as easily as a home or auto policy!**

Flood insurance coverage may be canceled mid- or full- term ONLY in accordance with the valid reasons outlined in the cancellation/nullification paragraphs in the FEMA manual. The latest FEMA manual outlines the current valid reasons for cancellation, refund information, and the required documentation for each cancellation reason.

The October 2016 changes have made cancelling a policy that was required by a lender easier with the new verification letter. Click [here](#) for the letter you can use when an insured is no longer required by their lender to carry flood insurance.

***For every change that FEMA makes in April and October, they can remove or change cancellation reasons at their discretion!*** It is always important to check the FEMA manual for any changes!

If you have any questions on cancelling flood policies, please let us know!  
**For questions or more information, contact our Westfield Flood Team at:**

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