



NATIONAL
FLOOD SERVICES®

AGENT FLOOD INSURANCE MANUAL

QUOTING & SERVICING FLOOD INSURANCE THROUGH TRIDENT

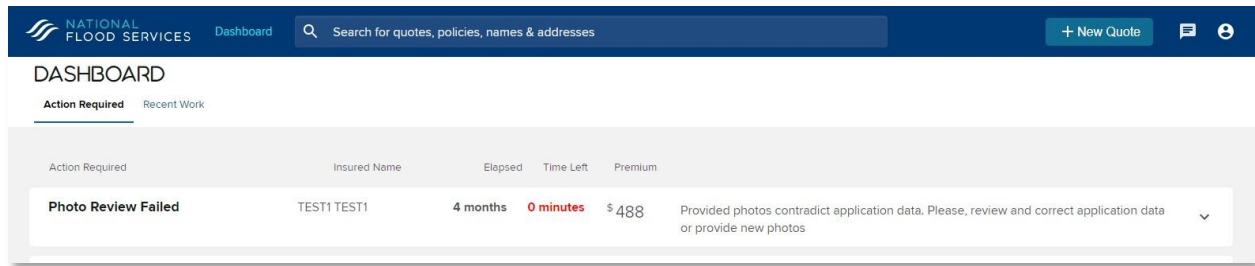


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The Table of Contents is designed to allow you to quickly navigate to what you need. Click on any of the items listed above to navigate directly to it. Additionally, each page in this manual has a link, located in the upper right corner of the page, that will bring you directly back to the Table of Contents.

SECTION ONE: NAVIGATION



Upon logging into Trident, you will land on the Dashboard. While the Dashboard will be discussed in depth in the next section, there are some important features to point out before you get started.

- 1. Search Bar:** The search bar will allow you to easily search for quotes, policies, insureds, names, and addresses. As you enter the search information, the system will automatically display results that match your search parameters.



- 2. New Quote:** The New Quote button will allow you to quickly begin a new quote right from the Dashboard.



- 3. Chat:** If you should need immediate assistance, the Chat icon will allow you to chat live with a flood specialist.



- 4. Logout:** The logout icon allows not only serves to logout of the system, it also allows you to toggle to the legacy flood processing system.

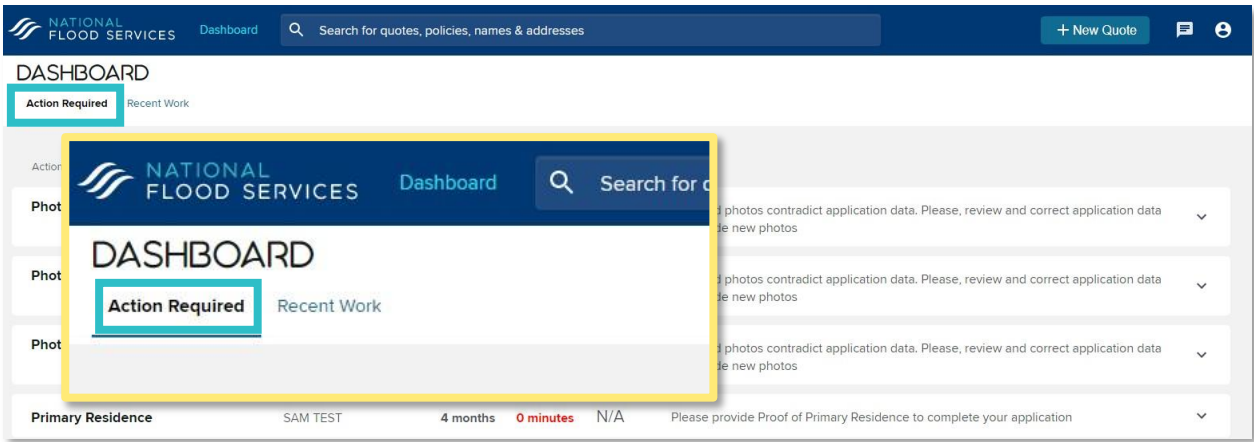


SECTION TWO: THE DASHBOARD

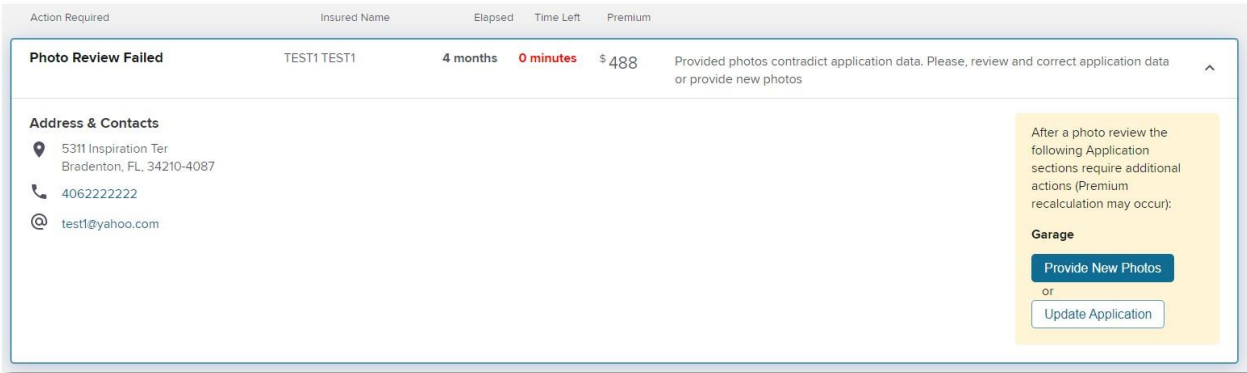
Manage your flood book from
one convenient location!

The Dashboard not only serves as your homepage, it also provides an overview of what is going on with your book of business. The Dashboard contains two tabs which are *Action Required* and *Recent Work*. This section of the Agent Flood Insurance Manual will discuss these tabs in more detail.

Action Required



The *Action Required* tab will display tasks that need your attention such as a failed photo review or a primary residency verification. This area is designed to allow you to quickly complete tasks right from the dashboard, so there is no need to continuously search for policies that have outstanding tasks. To view each task in more detail, simply click on the task to expand it. The following image is an example of a photo review that has failed.



Once you have expanded the task, you will notice that the left side of the task contains:

- The insured's name: TEST1 TEST1
- The property address: 5311 Inspiration Ter
Bradenton, FL. 34210-4087
- The insured's phone number: 4062222222
- The insured's email address: test1@yahoo.com

Action Required	Insured Name
Photo Review Failed	TEST1 TEST1
Address & Contacts <div> <div> 5311 Inspiration Ter Bradenton, FL, 34210-4087 </div> <div> 4062222222 </div> <div> test1@yahoo.com </div> </div>	

The right side of the task box contains additional information on the action required. For this example, the task is stating *Provided photos contradict application data. Please, review and correct application data or provide new photos.*

Provided photos contradict application data. Please, review and correct application data or provide new photos

The *Provide New Photos* button will allow you to “provide new photos,” while the *Update Application* button will allow you to “review and correct” the application data.

After a photo review the following Application sections require additional actions (Premium recalculation may occur):

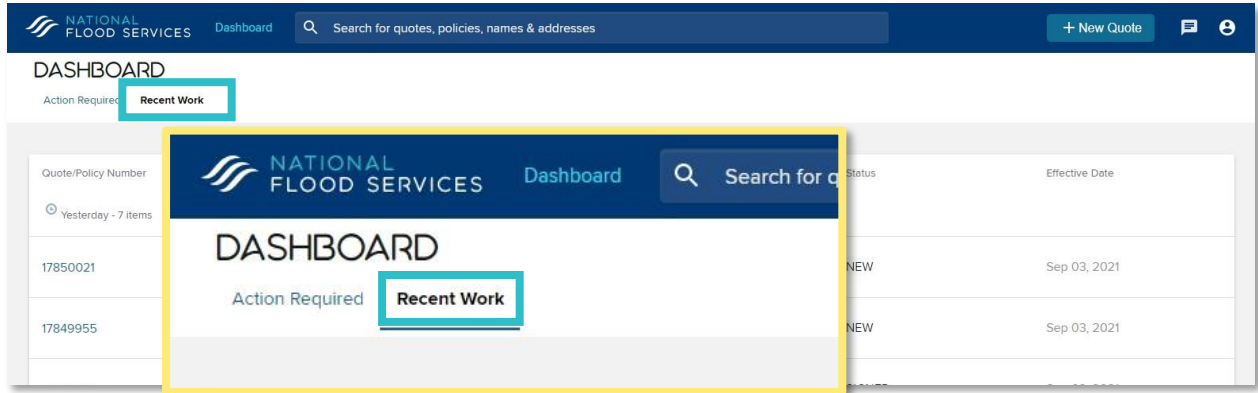
Garage

Provide New Photos

or

Update Application

Recent Work



The *Recent Work* tab will display tasks that have been recently completed. From this tab, you will be able to quickly see a variety of information about the task including:

- Quote/Policy Number
- Insured's Name
- Property Address
- Type of Task
- Status of the Task
- Effective Date

The screenshot shows the National Flood Services Dashboard with the 'Recent Work' tab selected. A table of tasks is displayed, with columns for Quote/Policy Number, Name, Address, Type, Status, and Effective Date. The table is highlighted with a red box.

Quote/Policy Number	Name	Address	Type	Status	Effective Date
17849955	Mitchell Rosie	8208 CONSTELLATION BLVD TAMPA, FL 33621-1409	Unknown	NEW	Sep 03, 2021
17849954	Lang Lorenzo	412 MOUNTAIN VISTA WAY KALISPELL, MT 59901-7156	Unknown	SIGNED	Sep 03, 2021
17849953	Sax Johnny	3710 EXCHANGE GLENWOOD PL RALEIGH, NC 27612-5542	Unknown	NEW	Sep 03, 2021
17849952	Mitchell Rosie	8208 CONSTELLATION BLVD TAMPA, FL 33621-1409	Unknown	NEW	Sep 03, 2021

SECTION THREE: NEW POLICIES

*Simplifying the new quote
and application process!*

Quotes and Applications



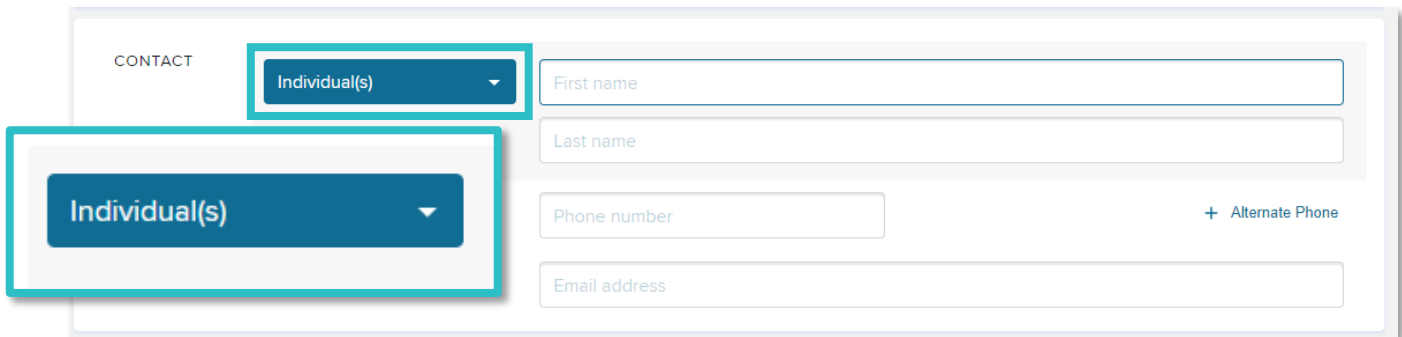
To begin the new quote and application process, you will simply click on the *New Quote* button located on the upper right corner of the dashboard. Once you have clicked the *New Quote* button, the *Start Application* page will be displayed.

Contact Information

To complete a quote/application you will first enter the *Contact* information for the insured. This information includes:

- First Name
- Last Name
- Phone Number
- Email Address

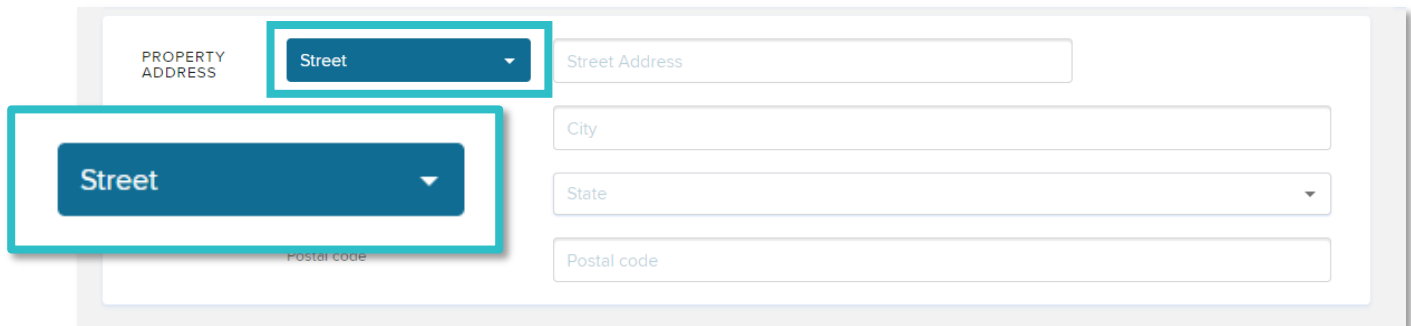
The blue dropdown located to the left of where the insured's first name is entered allows you to identify if the insured is an individual or a business.



The CONTACT form contains a blue dropdown menu labeled "Individual(s)" with a downward arrow, which is highlighted with a red box. To the right of this dropdown are input fields for "First name", "Last name", "Phone number", and "Email address". A "+ Alternate Phone" link is located to the right of the "Phone number" field. The "CONTACT" label is in the top left corner of the form.

Property Address

The next section of the quote/application is where the property address information will be entered.



The PROPERTY ADDRESS form contains a blue dropdown menu labeled "Street" with a downward arrow, which is highlighted with a red box. To the right of this dropdown are input fields for "Street Address", "City", "State", and "Postal code". The "PROPERTY ADDRESS" label is in the top left corner of the form.

If the property is in a newly built area, the blue dropdown located to the left of where the Street Address is entered allows you to identify if the property is located at a descriptive address or a street address.

Continue

Once the contact and property information has been entered, the *Continue* button located in the *Policy Sections* area will become active and display in yellow.

NATIONAL FLOOD SERVICES Dashboard Search for quotes, policies, names & addresses + New Quote

START APPLICATION

Please provide all applicable information you have about the property and the insured for the quote.

AGENT Company

CONTACT Individual(s) First name Last name Phone Phone number

Policy Sections
Agent
Contact
Property Address
Continue

Press the *Continue* button to proceed with the quote/application.

Address Verification

Once you click *Continue* the system will compare the address information provided with the US Postal Service. You will then be asked you to verify the address by either keeping what has been entered or by correcting the address to what was provided from the US Postal Service.

ADDRESS VERIFICATION

Please choose to keep the address as entered or use the corrected address from the U.S. Postal Service.

PROVIDED ADDRESS
3008 Sawyer Blvd
St Charles, MO 63301



CORRECTED ADDRESS
3008 Sawyer Blvd
Saint Charles, MO 63301-4686

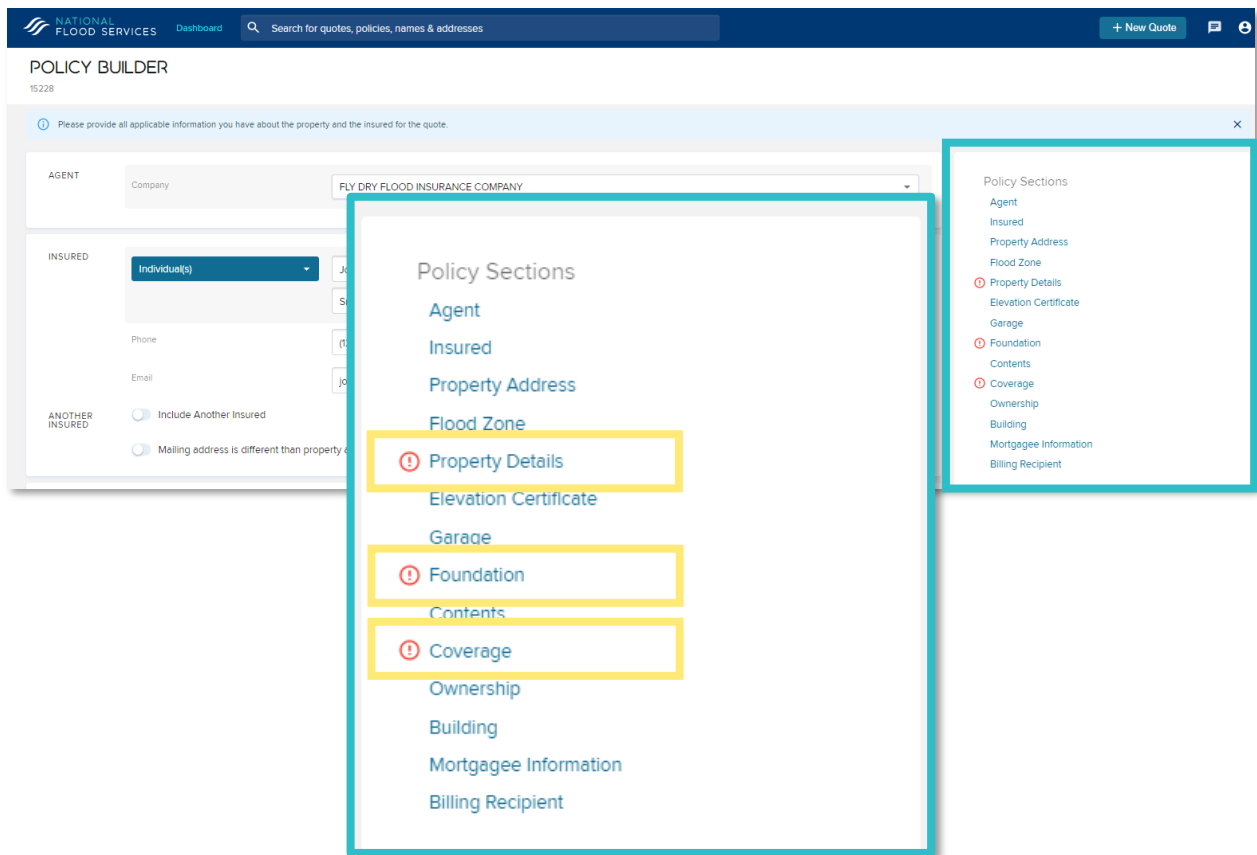
Cancel Confirm

Once you have made your selection, click on the yellow *Confirm* button to proceed.

Policy Builder



After you click the yellow *Confirm* button, you will be taken to the *Policy Builder* page. The *Policy Builder* is the application, however, unlike previous applications, the *Policy Builder* will utilize the property information already entered to determine what additional information is needed. To identify what information is needed, simply locate the *Policy Sections* area of the *Policy Builder* and any item with a  next to it needs to be completed. The  will disappear as the information is entered. In this example, the *Property Details*, *Foundation*, and *Coverage* sections need to be completed.



Contact

The first section of the *Policy Builder* is the *Contact* area. This information is carried over from the new quote/application area, however, if an additional

insured will be on the policy or the mailing address will be different than the property address, that information will be entered here.

The screenshot shows a 'CONTACT' form with the following fields: a dropdown menu set to 'Individual(s)', a first name field with 'John', a last name field with 'Smith', a phone field with '(124) 456-6852' and an '+ Alternate Phone' link, and an email field with 'john@gmail.com'. Below these fields are two callout boxes. The first callout box, highlighted with a red border, contains the text 'ANOTHER INSURED' followed by two radio button options: 'Include Another Insured' and 'Mailing address is different than property address'. The second callout box, also highlighted with a red border, is a duplicate of the first one.

Property Address

Similar to the contact information, the *Property Address* information is carried over from the new quote/application area. At this point in the process, this information is not editable.

The screenshot shows a 'PROPERTY ADDRESS' form with the following fields: 'Address' with '3008 SAWYER BLVD', 'State' with 'MO', and 'Postal Code' with '63301-4686'.

Latitude & Longitude

The next section of the Policy Builder is the *Latitude & Longitude* area. This area provides the FEMA required latitude and longitude of the property and is automatically filled in based on the property address entered on the quote/application screen. However, if you feel this information is incorrect,

you can visit maps.google.com to enter the auto populated latitude and longitude. This section also contains instructions on checking the accuracy of the latitude and longitude as well as updating the latitude and longitude in the policy builder.

LATITUDE & LONGITUDE

Latitude
38.804800

Longitude
-90.502100

Please check the Latitude & Longitude of the structure:

FEMA requires an accurate latitude and longitude be provided for this property and recommends the coordinates be either near the front door or from the center of the structure.

Check these coordinates by going to maps.google.com and copying the coordinates into the search bar (i.e.: 41.87192546015379, -87.80383875582552). (To better pinpoint where the structure is, you may want to use Google's satellite view).

Updating the Latitude and Longitude in Policy Builder:

1. If there is nothing in either the Latitude or Longitude fields, or they are inaccurate, then enter the property address when you land on Google Maps.
2. Right click the area central to the building or near the front door and both Latitude and Longitude will appear in a pop-up menu. NOTE: The latitude will be the first coordinate and separated from the longitude by a comma with that being a negative number. (i.e.: 41.87192546015379, -87.80383875582552).
3. Click the latitude and longitude displayed to copy it to your clipboard.
4. Paste and edit the applicable coordinates into the Latitude and Longitude fields making sure to enter all numbers before the comma and only first number into the Latitude field up until the comma and the second number including the negative ("-") sign into the Longitude field, if applicable.

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FEMA requires an accurate latitude and longitude be provided for this property and recommends the coordinates be either near the front door or from the center of the structure.

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Flood Zone

While it is rare that a flood zone will need to be updated, you can view what zone the property is located in by toggling on the *Edit Flood Zone*. It is important to remember to toggle the *Edit Flood Zone* to the off position after you have viewed this information.

FLOOD ZONE
☐ Edit Flood Zone

Property Details

As you may recall, the *Property Details* had the ⓘ next to it indicating that this area needs to be completed. This area will need to be completed for

each new policy that you complete. You will need to enter the following information:

1. Insured Structure:

- | | |
|---|---|
| a. Single Family Main Dwelling | i. Residential Condo Unit in a Non-Residential Building |
| b. Detached Guest House | j. Agricultural Building |
| c. Entire Apartment Building | k. Commercial Building |
| d. Apartment Unit | l. Detached Garage |
| e. Entire Cooperative Building | m. Government Owned |
| f. Cooperative Unit | n. House of Worship |
| g. Entire Residential Condo Building | o. Recreational Building |
| h. Residential Condo Unit in a Residential Condo Building | p. Storage/Tool Shed |
| | q. Non-Residential Unit |

2. Building Occupancy:

- a. Single Family Residence
- b. Two to Four Family Residence
- c. Five plus Families Residence
- d. Non-Residential Business
- e. Non-Residential Other

3. Primary Residence:

- a. 50% or less residing
- b. 51% - 79% residing
- c. 80% or more residing

4. Building Type:

If the structure is a Manufactured or Mobile Home, toggle this field on

5. Construction Date:

Enter the Construction Date

6. Construction Source:

- a. Building Permit Date
- b. Original Construction Date

7. Construction Type:

- a. Masonry
- b. Frame

c. Other

8. Substantial Improvement:

If substantial improvements have been made to the structure, toggle this field on.

9. Total Square Footage:

FEMA uses square footage to determine the Building Replacement Cost Value. For certain building occupancy types, the documentation requirements depend on the building's total square footage. The percentage of total floor area determines the appropriate building occupancy to select and is not calculated in the same method as square footage. Utilize the following guidelines to determine the building's square footage.

For Single-Family Home, Residential Manufacture/Mobile Home, Residential Unit, and Two-to-Four Family Building, provide the total finished living area. DO NOT include the following areas in the square footage calculation:

- Any garage area;
- Basement or enclosure area; or
- Porches or decks

For Other Residential Building, Residential Condominium Building, Non-Residential Building, Non-Residential Manufacture/Mobile Building, Non-Residential Unit, provide the square footage of the building:

- Include stairwells and elevator shafts.
- DO NOT include areas such as basements and mezzanines.
- If all floors are the same size, first calculate the ground floor area, then compute gross floor area by multiplying the ground floor area by the total number of floors.

NOTE: For a unit policy, provide the square footage for the unit and not the entire building.

10. Units in Building:

Enter the number of units in the building

11. Estimated Building Replacement Cost:
























Enter the estimated building replacement cost. At this time, the replacement cost value used in the homeowner's quote can be used

here. For Other Residential and Non-Residential structures, documentation must be provided to support the replacement cost value entered into the system

PROPERTY DETAILS	
Insured Structure	Single Family Main Dwelling
Building Occupancy	Single Family Residence
Primary Residence	80% or more residing
Building Type	<input type="radio"/> Manufactured (Mobile) Home
Construction Date	10/10/2010
Construction Source	Original Construction Date
Construction Type	Frame
	<input type="radio"/> Substantially Improved
Total Square Footage (sq feet)	0
Units in Building	0
Estimated Building Replacement Cost	\$

Elevation Certificate

While Elevation Certificates are no longer required for rating, they can be used to determine the first-floor height. If the Elevation Certificate is to be used, you will need to toggle on the *Include Elevation Certificate*.

ELEVATION CERTIFICATE	
<input type="checkbox"/> Include Elevation Certificate	                      

Once you have uploaded the Elevation Certificate, you will click on the yellow *Edit EC Data* button.

ELEVATION CERTIFICATE

☐ Include Elevation Certificate

Uploaded Elevation Certificate Delete

Edit EC Data

Edit EC Data

After clicking on the *Edit EC Data* button, you will complete the required fields on the form to the right of the image of the Elevation Certificate. Once all required information has been entered, the *Submit Data* button will change to yellow. Click the button to move on to the next section of the Policy Builder. NOTE: The *Submit Data* button will only change to yellow once all required information has been entered. If the button has not changed, review the form to determine what information is still needed.

ELEVATION CERTIFICATE

PDF document

U.S. DEPARTMENT OF HOMELAND SECURITY
Federal Emergency Management Agency
National Flood Insurance Program

OMB No. 1660-0068
Expiration Date: November 30, 2022

ELEVATION CERTIFICATE
Important: Follow the instructions on pages 1-6.

Copy all pages of this Elevation Certificate and all attachments for (1) community official, (2) insurance agent/company, and (3) building owner.

SECTION A - PROPERTY INFORMATION

A1. Building Owner's Name FOR INSURANCE COMPANY USE
 A2. Building Street Address (including Apt., Unit, Suite, and/or Bldg. No.) or P.O. Route and Box No.
 A3. Property Description (Lot and Block Numbers, Tax Parcel Number, Legal Description, etc.)
 A4. Building Use (e.g., Residential, Non-Residential, Addition, Accessory, etc.)
 A5. Latitude/Longitude: Lat. Long. Horizontal Datum: ☐ NAD 1987 ☐ NAD 1983
 A6. Attach at least 2 photographs of the building if the Certificate is being used to obtain flood insurance.
 A7. Building Diagram Number
 A8. For a building with a crawlspace or enclosure(s):
 a) Square footage of crawlspace or enclosure(s) sq ft
 b) Number of permanent flood openings in the crawlspace or enclosure(s) within 1.0 foot above adjacent grade
 c) Total net area of flood openings in A8 b sq ft
 d) Engineered flood openings? ☐ Yes ☒ No
 A9. For a building with an attached garage:
 a) Square footage of attached garage sq ft
 b) Number of permanent flood openings in the attached garage within 1.0 foot above adjacent grade
 c) Total net area of flood openings in A8 b sq ft
 d) Engineered flood openings? ☐ Yes ☒ No

SECTION B - FLOOD INSURANCE RATE MAP (FIRM) INFORMATION

B1. NFIP Community Name & Community Number B2. County Name B3. State

Certificate Version Expiration Date: November 30, 2022

A2 Compare Addresses
Please ensure that the property address you have provided matches the property address on the Elevation Certificate.

Address in Elevation Certificate: See field 2A
 Address in Application: 3008 SAWYER BLVD
 SAINT CHARLES, MO 63301-4686

Do Addresses match?
 Please select from one of the choices.

A7 Building Diagram
 Please select from one of the choices.

Your progress will be saved

Your progress will be saved

Foundation

In the foundation section of the Policy Builder, you will enter the:

1. Foundation Type:

- a. Above Ground Crawlspace
- b. Basement
- c. Elevated with Enclosure
- d. Elevated without Enclosure
- e. Slab on Grade
- f. Split-Level Slab on Grade
- g. Split-Level Basement
- h. Subgrade Crawlspace
- i. Walkout Basement

2. Number of Floors:

Enter the total number of floors

3. Floor the Unit is located on:

Enter the floor the unit is located on

4. Number of Elevators:

If the building has elevators, enter the number of elevators

FOUNDATION	Foundation Type	Slab On Grade
	Number of Floors	1 <small>including enclosure, crawlspace, or basement</small>
	Floor the Unit is located on	d <small>If the coverage is for a unit, enter the floor number where the unit is located.</small>
	Number of Elevators	0

The policy builder will automatically display additional required fields based on the information that you have provided. For example, if the foundation type is Slab on Grade, an additional field asking where Machinery/Equipment is located will be displayed.

FOUNDATION	<input checked="" type="checkbox"/> Machinery / Equipment servicing the building is on the first floor
Slab On Grade	Examples include Central Air Conditioner (including External Compressor), Furnace, Hot Water Heater, Heat Pump (including External Compressor), Elevator Machinery and Equipment
	<input type="checkbox"/> Washers / Dryers / Food Freezers are located on the first floor

Contents

When insuring contents, location information for the contents must be included. Locations include:

- Foundation & Above
- Lowest Floor Only – Above Grade
- Lowest Floor Above Grade and Higher
- Next Higher Floor from Level Above Grade

CONTENTS	Contents Location	Foundation & Above
----------	-------------------	--------------------

Garage

If there is a garage, toggle on the *Building has an attached garage*, and select if the garage is adjacent to the building or beneath the building

GARAGE	<input checked="" type="checkbox"/> Building has an attached garage
--------	---

Coverage

The coverage section of the Policy Builder will ask you to identify the number of detached structures on the property and what the insured building is used for. For *Building Use*, you will identify if the building is:

- 100% Residential
- 100% Non-Residential
- Mixed

COVERAGE	Number of Detached Structures	0
		<small>Not including this building at this address</small>
	Building Use	100% Residential
		<input type="checkbox"/> Building has Additions or Extensions

Ownership

If the structure is a rental property, toggle on *Building is a Rental Property*

OWNERSHIP

☐ Building is a Rental Property

About the Insured

If the structure is a small business, non-profit entity, and/or a forced placement policy, toggle on the appropriate fields

ABOUT THE INSURED

☐ A Small Business

☐ A Non-Profit Entity

☐ Lender is purchasing this policy without the insured's consent or knowledge (Forced Placement of Policy)

Building

If the structure is under construction, toggle on *Under Construction*

BUILDING

☐ Under Construction

Lender Information

Should the property have a mortgagee or loss payee, toggle on the appropriate option(s) and provide the required mortgagee or loss payee information.

LENDER INFORMATION

☐ Include First Mortgagee

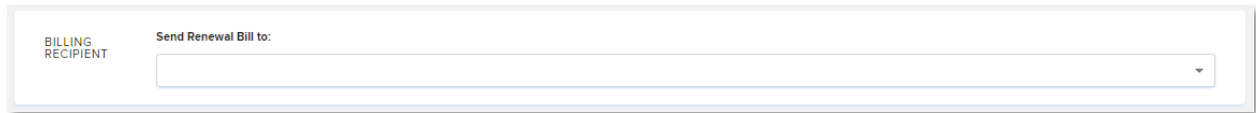
☐ Include Second Mortgagee

☐ Include Loss Payee

☐ Include Disaster Agency

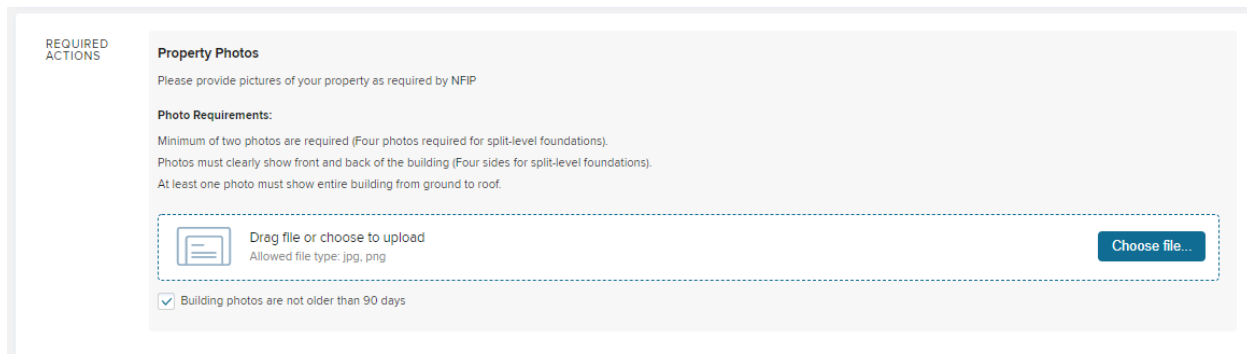
Billing Recipient

The *Billing Recipient* section of the Policy Builder will ask you to identify who the renewal bill will be sent to.




Required Actions

As the Policy Builder information is being completed, Trident may identify additional requirements that will be needed to complete the quote/application. These requirements could include photos of the property or additional required documentation. If these are identified, the *Required Actions* area of the Policy Builder will be displayed. For this example, photos of the property are required. Photos can be dragged and dropped directly into this area.



Final Quote



Once all information has been completed in the Policy Builder, the quote will be calculated and displayed on the right side of the screen. The quote can be downloaded by clicking on the  icon.

Trident allows for coverage to be tailored to

- Building & Contents,
- Building only, or
- Contents only,

and a variety of coverage options are automatically displayed for each option. There is also the option to create customized coverages.

COVERAGE OPTIONS

Building & Contents

Contents

	Building	Contents	Premium
<input type="radio"/>	\$20,000	\$8,000	\$209
<input type="radio"/>	\$30,000	\$12,000	\$258
<input type="radio"/>	\$50,000	\$20,000	\$338
<input type="radio"/>	\$75,000	\$30,000	\$397
<input type="radio"/>	\$100,000	\$40,000	\$441
<input type="radio"/>	\$125,000	\$50,000	\$463
<input type="radio"/>	\$150,000	\$60,000	\$493
<input type="radio"/>	\$200,000	\$80,000	\$537
<input checked="" type="radio"/>	\$250,000	\$100,000	\$572

Once the coverage amounts have been selected, the waiting period and effective date need to be determined. The *Waiting Period* dropdown will allow you to select either the standard 30-day waiting period or loan closing. The *Effective Date* area will display a calendar allowing you to easily select an effective date. NOTE: If the waiting period is being set based on a Map Revision, the *Loan Closing* option will be selected as the *Waiting Period* and the *Effective Date* will be set to reflect a one-day waiting period.

Waiting Period

Standard 30 day wait

Effective Date

09/05/2021

After the coverage amounts, waiting period, and effective date have been determined, Trident will display final details regarding the quote. These details include:

- Total Premium
- Previously paid amounts
- Premium Due
- Deductibles
- Rate Type
- Effective Date
- Payment Due Date

PREMIUM	
Total Premium	\$572
Previously Paid	\$0
Premium Due	\$572 Details
Deductibles	\$1,250 / \$1,250
Rate Type	Preferred Risk Policy
Effective	9/11/2021
Payment Due Date	8/21/2021

Payment

Before continuing with the payment, it is important to verify that all premium information is correct. Once all information has been verified, select the payment method (Credit Card, eCheck, or Mail a Check) and then click the Yellow Sign & Pay button.

PAYMENT METHODS	
<input checked="" type="radio"/>	Credit Card
<input type="radio"/>	eCheck
<input type="radio"/>	Mail a Check
Credit Card processing is serviced by the U.S. Department of the Treasury's secure Pay.gov system.	
Sign & Pay	

If paying the premium by credit card, you will be directed to pay.gov to complete the payment. Enter the payment information, and then click *Continue*.

[Cancel](#)

FEMAFLOODNFSIE

Please provide the payment information below. Required fields are marked with an *

Agency Tracking ID
U0000005149

Payment Amount
\$572.00

* Cardholder Name

* Cardholder Billing Address

Billing Address 2

City

* Country

State/Province

ZIP/Postal Code

* Card Number

* Expiration Date

Security Code

[What's this?](#)

[Continue](#) [Cancel](#)

This will complete the quote/application process and submit the application for review and issuance. The issued policy will generally be available on the Dashboard within 24 hours.

SECTION FOUR: ENDORSEMENTS

*Quickly and easily
complete policy changes!*

The screenshot shows the National Flood Services dashboard. At the top, there's a search bar with 'Smith' entered. Below the search bar, the 'SEARCH RESULTS' section displays a table with one result. The table has columns for Quote / Policy Number, Name, Address, Type, Status, and Effective Date. The result is for policy number 87062833152021, named SMITH BETTY ANN, located at 532 MACHADO WAY, VISTA, CA 92083-1998, with a status of 'In Force' and an effective date of Feb 26, 2021.

Quote / Policy Number	Name	Address	Type	Status	Effective Date
87062833152021	SMITH BETTY ANN	532 MACHADO WAY VISTA, CA 92083-1998	PRP	In Force	Feb 26, 2021

Trident makes it quick and easy to endorse a policy. To begin, search for the policy in the search bar.

This screenshot is similar to the previous one, but with a red box highlighting the search bar at the top of the dashboard, which contains the text 'Smith'.

Then select the desired policy.

This screenshot shows the search results table from the previous screenshot, with a red box highlighting the entire table. The table contains one row of data for the policy SMITH BETTY ANN.

Quote / Policy Number	Name	Address	Type	Status	Effective Date
87062833152021	SMITH BETTY ANN	532 MACHADO WAY VISTA, CA 92083-1998	PRP	In Force	Feb 26, 2021

Once you select the policy, you will be taken to the *Policy Details* page. This page contains an overview of the policy and includes information such as:

- Policy period
- Property details
- Coverage amounts
- Occupancy type
- Foundation type
- Residency status

NATIONAL FLOOD SERVICES Dashboard Search for quotes, policies, names & addresses + New Quote

POLICY DETAILS
87062833152021 BETTY ANN SMITH

Cancel Clone Endorse FloodPro

Status: In Force Period: Feb 26, 2021 — Feb 26, 2022 Premium: \$463

Policy Type: Preferred Risk Policy Coverage Amount: Deductible

Program Type: Regular Building: \$150,000 \$1,250

Policy Type Code: Dwelling Content: \$60,000 \$1,250

PROPERTY

Address: 532 MACHADO WAY VISTA, CA 92083-1998

Occupancy: Single Family Foundation: Slab on grade Residence: Primary

INSURED

Contacts: BETTY ANN SMITH (456)454-6465 b@gmi.com

Mailing Address: 532 MACHADO WAY VISTA, CA 92083-1998

To begin an endorsement, click on the *Endorse* icon located at the top right of the page.

NATIONAL FLOOD SERVICES Dashboard Search for quotes, policies, names & addresses + New Quote

POLICY DETAILS
87062833152021 BETTY ANN SMITH

Cancel Clone Endorse FloodPro

Status: In Force Period: Feb 26, 2021 — Feb 26, 2022 Premium: \$463

Policy Type: Preferred Risk Policy Coverage Amount: Deductible

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Occupancy: Single Family Foundation: Slab on grade Residence: Primary

INSURED

Contacts: BETTY ANN SMITH (456)454-6465 b@gmi.com

Mailing Address: 532 MACHADO WAY VISTA, CA 92083-1998

Once you click the *Endorse* icon, you will be directed to the *Endorsement* page where you can complete a variety of endorsements. Once you have completed your endorsement, you can click *Review Endorsement* to proceed with the endorsement or *Discard Endorsement* to cancel the endorsement. Both options are located at the bottom of the page.

send bill to...

REQUIRED

Discard Changes

Review Endorsement

Once you click on *Review Endorsement*, your changes will appear next to the previously entered information.

! Changes Summary

Please, ensure your modified data is correct before submitting

LENDER INFORMATION

FIRST MORTGAGE

MAILING ADDRESS

SECOND MORTGAGE

Lender Name 1

Lender Name 2

Loan Number

Address Line 1

Address Line 2

City

State

Postal Code

Lender Name 1

Lender Name 2

Loan Number

Original

Modified

Wells Fargo

LN

154428

3008 SAWY

—

SAINT CHA

Missouri

63301-4686

Chase Bank

—

—

Original

Modified

Wells Fargo

LN

154428

BMO Harris

15488526

Once you have reviewed your changes, click on the yellow *Submit Endorsement* button to complete the endorsement.

Premium Amount

← Back to Edit

Submit Endorsement

Submit Endorsement

Once Trident has processed the endorsement, you will be returned to the *Policy Details* page.

SECTION FIVE: CANCELLATIONS

The streamlined cancellations process makes cancelling easier!

NATIONAL FLOOD SERVICES Dashboard Search for quotes, policies, names & addresses + New Quote

POLICY CANCELLATION
87062834322021 GRADY GARCIA

Status: In Force Period: Apr 29, 2021 — Apr 29, 2022 Premium: \$572 Address: 657 COMMERCE ST, BIGFORK, MT 59911-3650

REASON Choose one:
☐ Property was sold

Request Cancellation →

Trident makes it quick and easy to cancel a policy. To begin, search for the policy in the search bar and select the desired policy. Once you are on the *Policy Details* page, click on the *Cancel* icon located at the top right of the page.

NATIONAL FLOOD SERVICES Dashboard Search for quotes, policies, names & addresses + New Quote

POLICY DETAILS
87062833152021 BETTY ANN SMITH

Status: In Force Period: Feb 26, 2021 — Feb 26, 2022 Premium: \$463 Address: 657 COMMERCE ST, BIGFORK, MT 59911-3650

Policy Type: Preferred Risk Policy Program Type: Bu

Cancel Clone Endorse FloodPro

After you click the *Cancel* icon, you will land on the *Policy Cancellation* page.

NATIONAL FLOOD SERVICES Dashboard Search for quotes, policies, names & addresses + New Quote

POLICY CANCELLATION
87062834322021 GRADY GARCIA

Status: In Force Period: Apr 29, 2021 — Apr 29, 2022 Premium: \$572 Address: 657 COMMERCE ST, BIGFORK, MT 59911-3650

REASON Choose one:
☐ Property was sold
☐ Insured wants to cancel before it starts (prior to effective date); 04/29/2022
☐ Mortgage paid off
☐ Property closing did not occur
☐ Other

Please select a date.
 MM/DD/YYYY

Request Cancellation →

Reason

Once on the *Policy Cancellation* page, you will first select a reason for the cancellation. The top four reasons, Property was sold, Insured wants to cancel before it starts (prior to effective date), 04/29/2022, Mortgage paid off, and Property-closing did not occur, are readily available. However, you can select Other if the reason for closing is not one of the top four.

The screenshot shows the 'POLICY CANCELLATION' page for policy 87062834322021, insured GRADY GARCIA. The status is 'In Force' and the premium is \$572. The address is 657 COMMERCE ST, BIGFORK, MT 59911-3650. The period is Apr 29, 2021 — Apr 29, 2022. The 'Reason' section has a 'Choose one:' radio button menu with the following options: Property was sold, Insured wants to cancel before it starts (prior to effective date), 04/29/2022, Mortgage paid off, Property closing did not occur, and Other. A 'Request Cancellation' button is visible on the right.

After you have selected the reason, you will select an effective date.

The screenshot shows the same 'POLICY CANCELLATION' page. The 'Reason' section is now empty, and the 'Effective Date' section has a 'Please select a date.' input field with a calendar icon. The 'Request Cancellation' button is still visible on the right.

Once you have selected a cancellation reason and provided an effective date, the panel on the right side of the screen will provide a step-by-step path to complete the requested cancellation. This area will also display an estimated refund amount.

Address
657 COMMERCE ST,
BIGFORK, MT 59911-3650

Cancellation Steps

- ☒ Reason
Property was sold
- ☐ Documents
Please upload
- ☐ Insured Signature
test1@yahoo.com
- ☐ Agent Signature
Please sign

Estimated Refund
\$2672.00

Request Cancellation →


Documentation

The next step in the cancellation process is to upload any required documentation, such as a Warranty Deed, HUD-1 Settlement Statements, or a Closing Disclosure Form. Select the radio button next to the desired document, and then drag and drop the document into the *Drag here to upload* area or click on *Choose file...* to locate and upload the document from your computer.

DOCUMENTATION

Please upload ONE of the following documents as proof the property was sold.

- ☐ Warranty Deed
- ☐ HUD-1 Settlement Statement
- ☐ Closing Disclosure Statement

 Drag here to upload
Allowed file types: pdf, tiff, jpg

[Choose file...](#)

Once the document is uploaded, you will click on the yellow *Verify Document* button.

After clicking on the *Verify Document* button, the *Document Review* page will be displayed. This page will ask you to compare and verify the information on the document with the information already in Trident.

Once all required questions have been answered, the *Submit Verification* button will change to yellow. Click on this button to proceed with the cancellation request.

Insured Signature

Once the documents have been uploaded and verified, the next step is to indicate how the insured will sign the cancellation request and who needs to sign the cancellation request. The insured can either receive an E-Signature request or sign the cancellation request on-site. You can use the + *Additional Insured* link to add any insureds listed on the policy.

INSURED SIGNATURE

Choose a signature method

☒ Send E-Signature Request ☐ On-Site

Please confirm the email address. This request will be sent upon cancel request submission.

First Name

John

Last Name

Smith

Email Address

test1@yahoo.com

[+ Additional Insured](#)

Refund Payee & Address

Next you will confirm who will receive the premium refund, if a refund is to be given, and verify their mailing address.

REFUND PAYEE & ADDRESS

Please confirm Payee & Mailing Address

Check Payable to:

Mail Check to:

Name:

Mailing Address:

☐ Foreign Address?

City:

State:

Postal Code:

Agent Signature

The final step in the cancellation request process is for you to sign the request. This is done by clicking on the yellow *I Certify* button in the *Agent Signature* area of the cancellation request. By clicking on *I Certify* you are attesting that the information entered is correct to the best of your knowledge.

AGENT SIGNATURE

Flood Insurance Policy Cancellation Request

By clicking the "I Certify" button, I certify that the above statements are correct to the best of my knowledge, and I understand that any false statements may be punishable by fine or imprisonment under applicable federal law. By clicking the "I Certify" button I also certify that the matters being certified to above have been discussed with the applicable insured(s).

Once you click, *I Certify*, the system will process the request and will display the *Certification has been accepted* message.

AGENT SIGNATURE

Flood Insurance Policy Cancellation Request

☒ **Agent Certification Provided**
 Certification has been accepted.

Request Cancellation

Once all required information has been entered and all cancellation steps have been completed, the *Request Cancellation* button will change to yellow. Click on the *Request Cancellation* button to submit the cancellation request.

Cancellation Steps

✓ Reason

Property was sold

✓ Documents

Uploaded

✓ Insured Signature

test1@yahoo.com

✓ Agent Signature

Signed

Estimated Refund

\$2672.00

Request Cancellation

→