

Insurance All-Perils & Flood Requirements

All documents must be submitted to the DUS Data Digitizer within 5 business days of the Fannie Mae Acquisition Date. **Insurance Documents will no longer be submitted via DocWay,** at the time of acquisition.

Note: Insurance Documents required for Lender Assessments will still be submitted via DocWay.

Flood Insurance Documents Effective: January 26, 2026

Properties requiring Flood Insurance

- Flood Insurance Structured Data (JSON)
- ACORD 28
- Alta Survey
- Flood Analysis Worksheet
- NFIP Policy
- Private or Excess Flood Coverage Policy
- Schedule of Values
- Standard Flood Hazard Determination Form

All-Perils Documents Effective: January 25, 2027

ALL properties acquired by Fannie Mae

- ACORD 25
- ACORD 28
- Liability Policy
- Property Policy
- Property and Liability Policy Combined
- Schedule of Values
- Standard Flood Hazard Determination Form

Q3 2026	Q4 2026			Q1 2027
SEPTEMBER	OCTOBER	NOVEMBER	DECEMBER	JANUARY
September 16: DUS Data Digitizer will be open to accept the uploads of insurance documents for flood and all perils in the Production Environment.	October 19 to December 11, 2026: DUS Data Digitizer requires at least one Insurance Document Test Submission per Lender, for a property at acquisition. The All-Perils Insurance Submission is Optional in the Production Environment.			January: DUS Data Digitizer requires the submission of All-Peril Insurance Documents at Acquisition on and after January 25, 2027.

