Fannie Mae®

Guide Update 26-27: Property and Liability Insurance

Effective: 10/26/26

Summary of Changes

Primary Audience: Insurance

HIGHLIGHTS
Effective for Mortgage Loans placed under application on or after October 26, 2026 and for insurance policy renewals on or after January 18, 2027, updated insurance requirements in Part II, Chapter 5: Property and Liability Insurance.

Primary Changes

Updated Part II, Chapter 5: Property and Liability Insurance to:

- clarify general insurance policy requirements;
- strengthen Blanket Policy requirements;
- expand requirements for
  - acceptable evidence of insurance, and
  - ordinance or law insurance; and
- add guidance for named storm insurance.

Questions

Please contact drawer_insurance@fanniemae.com with any questions.

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