



American Bankers
Insurance Company of Florida
American Reliable
Insurance Company

DISTRIBUTION: _____

FLOODFACTS

Flood Service Center Update

So, Before Disaster Strikes, Run for Coverage^a

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Aug 2004

FLOOD SERVICE CENTER HOLIDAY SCHEDULE

Labor Day (September 6th) – Closed

BASEMENT DEFINITION & COVERAGE

BASEMENT - Any area of a building including any sunken room or sunken portion of a room, having its floor sub-grade (below ground) on all sides

This definition is the same for **all** policy forms.

The following building and personal property items connected to a power source and installed in their functioning location **are covered** so long as you have **purchased** building and personal property coverage, as appropriate:

- Foundation Elements
- Required Utility Connections
- Sump Pumps
- Well Water Tanks and Pumps
- Oil Tanks, including the oil in them
- Cisterns, including the water in them
- Natural gas tanks and the gas in them
- Pumps and/or Tanks used in conjunction with solar energy systems
- Furnaces
- Hot Water Heaters
- Clothes Washer and Dryer
- Food Freezers and the Food in them
- Air Conditioners
- Heat Pumps
- All Damaged Electrical
- Clean-up
- Unpainted, unfinished drywall and sheet rock walls, including fiberglass insulation, and ceiling (replacement, and in substitution for finished walls).

- If walls are unfinished sheet rock (if paneling is over sheet rock, NFIP will pay for sheet rock only.) If paneling is over studs, NFIP will pay for paneling with unfinished sheet rock.

Elements not covered in the Basement:

- Contents, not already listed
- Improvements such as finished walls, floors and ceilings
- Building equipment and fixtures not specifically covered
- Elevators, relevant equipment installed after **October 1, 1987**, if located below the base flood elevation

Check “**NONE**” if there is no basement. If there is, check “**FINISHED**” or “**UNFINISHED**”.

NEW LINK AVAILABLE ON ACCESSFLOOD!

To improve the services and systems we offer our clients, we have developed the capability to download flood policy data from our AccessFlood online system to some of the popular agency management systems. Choose the agency management system that you want to use from those given on the AccessFlood Logo screen.

Basic flood underwriting data such as Policy Number, Premium Amount, Amounts of Insurance, Property Address, Flood Zone, Community Number etc. can be downloaded daily into your agency management system. It’s easy and convenient! Your entire portfolio of policies will be available in one location allowing you to query your database to market to clients who do not have a flood policy.

Increase your profits by writing more policies and protect your E & O exposure by offering this valuable coverage.

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**AGENCY MANAGEMENT SYSTEMS IS
CURRENTLY AVAILABLE, OR WILL BE, IN
THE NEAR FUTURE:**

- Applied Management Systems – currently available
- Doris Insurance Systems – currently available
- InStar Corporation – coming soon

For more information please contact us at
al3download@ncsi-net.com

ASSURANT SOLUTIONS PRIVACY POLICY

Assurant Solutions recently sent a Compliance Bulletin to all Flood Clients offering or issuing any insurance program in any state, the District of Columbia or any U.S. Territory. The purpose of this Bulletin is to alert all flood clients regarding changes to the current Assurant Group privacy policy and the steps they should take to ensure implementation / use of the revised Assurant Solutions privacy policy by October 1, 2004. Please review the Bulletin carefully and respond as requested by August 15, 2004. If you have any questions about this bulletin or did not receive a copy please contact your Company Underwriter.

ACH PROCEDURES

Applications must be signed by the agent and faxed with cover letter and supporting documentation (elevation certificate, flood zone determination, etc) to the Flood Service Center before a policy can be released. Be sure to print and retain a copy of the application for your records as well.

FLOODFACTS ON ACCESSFLOOD

FloodFacts is now available on AccessFlood. Just click on the logo screen to view current and prior issues. The Logo screen appears immediately after the user has logged onto AccessFlood.

PRP (PREFERRED RISK POLICY) APPLICATIONS

Please remember to include a copy of the Flood Zone Determination verifying eligibility for the PRP program.

**DECLARATION REPRINTS AVAILABLE ON
ACCESSFLOOD**

Print a copy of the Declaration from the “Actions” menu on AccessFlood. Click on “Choose One”. Select “Dec-Reprint.” Enter the e-mail address – it is that easy!

NATIONAL FLOOD INSURANCE MANUAL

The Manual and/or Revisions can be downloaded or purchased directly from FEMA. If you have already purchased the complete Manual directly from FEMA, revisions will be sent to you from NFIP. Learn more about this vital flood insurance rating tool on the Internet. <http://www.fema.gov/nfip/manual>.

**IS THERE A GRACE PERIOD FOR PREMIUM
PAYMENT?**

Payment can be received up to 30 days after policy expiration without a lapse in coverage. The policy can be reinstated with a 30-day lapse in coverage from receipt of payment if received after 30 days and up to 90 days. A new application is required beyond 90 days from expiration date.

**CAN CREDIT CARD PAYMENTS BE MADE
OVER THE PHONE?**

Yes! Visa, MasterCard, Amex, and Diner’s Club are accepted for renewals and endorsements. A copy of a signed endorsement request must be received prior to increasing coverage.

**WHAT IS THE ADDRESS FOR RENEWAL
PAYMENTS?**

American Bankers & American Reliable Insurance Company
PO Box 75107
Baltimore, MD 21275-5107

**WHAT IS THE ADDRESS FOR NEW BUSINESS
APPLICATIONS, ROLLOVERS, ENDORSEMENTS,
CANCELLATIONS, OTHER CORRESPONDENCE
AND FEDERAL EXPRESS MAIL?**

American Bankers & American Reliable Insurance Company
Flood Service Center
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Scottsdale, AZ 85258