

# American Bankers

Insurance Company of Florida

# American Reliable

Insurance Company

# FLOODFACTS

DISTRIBUTION: \_\_\_\_\_  
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## American Bankers Insurance Company of Florida & American Reliable Insurance Company Flood Service Center Update

So, Before Disaster Strikes, Run for Coverage<sup>a</sup>

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July 2004

### FLOODFACTS ON ACCESSFLOOD

Effective Tuesday, July 6<sup>th</sup>, a link will now be available on the AccessFlood Logo screen to view current and prior issues of the **FloodFacts**. The Logo screen appears immediately after the user has logged onto AccessFlood.



### NATIONAL FLOOD INSURANCE PROGRAM RENEWED

On June 30<sup>th</sup>, the President signed S.2238, Bunning-Bereuter-Blumenauer Flood Insurance Reform Act of 2004 (Enrolled as Agreed to or Passed by Both House and Senate). The legislation amends the National Flood Insurance Act of 1968 to extend the national flood insurance program through September 30, 2008. This reauthorization means we won't have to worry about the program expiring each year. **Great news!**

### 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 PAYMENTS?

Payments 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  
8655 E Via De Ventura Ste E200  
Scottsdale AZ 85258



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