

**American Bankers**  
Insurance Company of Florida

**American Reliable**  
Insurance Company

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# FLOODFACTS

## 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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May 2004

### FLOOD SERVICE CENTER HOLIDAY SCHEDULE

Memorial Day (Monday, May 31<sup>st</sup>) – Closed

### FLOODFACTS

The next **FloodFacts** will be issued the first week in June. All future issues will be issued the first week of each month.

### CANCELLATION REQUESTS

Please remember to include **proof of sale documentation** when requesting cancellation for building sold or removed. This requirement became effective October 1, 2003. Cancellation requests must be signed by both the Agent and the Insured. Requests will be returned to the Agent if any of the requested information is not received. Insured's should not send cancellation requests directly to the Flood Service Center. If cancellation is received, the request will be forwarded to the writing agent.

### ACCESSFLOOD

The following are minimum requirements needed for the Access Flood System:

- 1) Internet access via an ISP (Internet Service Provider) account or corporate LAN.
- 2) Minimum Requirement: A web browser, Microsoft Internet Explorer 5 (version 5.5 or later) is recommended. Download links are available on the Access flood website.
- 3) Adobe Acrobat 3.0 or better is required for viewing and printing documents online. This can be downloaded at no cost from

[www.adobe.com](http://www.adobe.com). Download links are also available on Access flood website.

### ELEVATION CERTIFICATE SERVICE

Effective May 3, 2004, Elevation Certificates (ECs) will be available through AccessFlood! Click on the link in the application located above the elevation certificate fields or connecting via the "Links" menu on AccessFlood to:

- Obtain a quote for the cost of an elevation certificate
- Order an elevation certificate

Remember that Elevation Certificates are required when:

- The building is POST-FIRM, and
- The building is located in a FIRM Zone designated as a Special Flood Hazard Area (SFHA)

**Note:** An Elevation Certificate may also help to reduce flood insurance premiums on Pre-FIRM properties in a SFHA, but a reduction is not guaranteed and an Elevation Certificate is not required for Pre-Firm properties.

The Service that you are being referred to is not a part of AccessFlood. The linked national land survey firm provides instant online price quotes for most residential properties located near a major metropolitan area. For other rural or non-residential structures, a quote will be e-mailed to the address identified in the order. If the quote meets with your approval, you can order the service and the surveyor will contact you or your insured directly to schedule an appointment to visit the property.

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The insurance agency will be invoiced directly for the services provided. Credit card payment options are available. *PAYMENT FOR THE ELEVATION CERTIFICATE SHOULD NOT BE MADE DIRECTLY TO THE FLOOD SERVICE CENTER WITH THE APPLICATION FOR INSURANCE OR THROUGH ACCESSFLOOD.*

## PREFERRED RISK PROGRAM (PRP) PROCESSING

Thank you for all your inquiries on changing policies written in the Standard Flood Program to Preferred Risk Program. In order to rewrite a policy from Standard to Preferred, the following documentation is required:

- ✓ **A Completed application.** The application must include the new coverage amounts and must be signed by the Agent.
- ✓ **Zone Supporting Documentation** must be submitted to verify that the property is in a B, C, or X zone.

*There have been numerous changes to the National Flood Insurance Program (NFIP) Preferred Risk Policy (PRP), which became effective May 1, 2004. We sent out a report of policies that are currently active policies written as a Standard Flood Insurance Policy (SFIP) that might qualify for a less expensive PRP. You, however, need to make that decision. These changes, and all other changes, which took effect May 1, 2004, are included in the National Flood Insurance Manual.*

## 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 the NFIP. Learn more about this vital flood insurance rating tool on the Internet.

<http://www.fema.gov/nfip/manual>.

## 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



ASSURANT