



**American Bankers**  
Insurance Company of Florida  
**American Reliable**  
Insurance Company

DISTRIBUTION: \_\_\_\_\_  
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# FLOODFACTS

## Flood Service Center Update

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

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### CLAIM REPORTING

Phone Number: 800-245-1505 (Available 24 Hours)

Fax Number: 800-224-4170

#### AccessFlood Reporting:

1. Click "New"
2. Click "Loss Notice"
3. Enter Loss Notice Information
4. Click "Submit"
5. Enter claim information and please make sure to enter a contact phone number (to include area code) to expedite claim handling.

For Assistance call the Flood Service Center at 800-423-4403.

### FLOOD SERVICE CENTER HOLIDAY SCHEDULE

Labor Day (September 6<sup>th</sup>) – Closed

### FLOOD INSURANCE CANNOT BE BOUND

**Please do not** fax copies of applications and checks to the Flood Service Center prior to submitting the original application and premium. Since flood insurance **cannot be** bound faxed copies of applications without premium are unnecessary. New business applications with credit card payment can be faxed or mailed

### SIGN AND DATE APPLICATIONS

Remember to sign and date your applications prior to sending or faxing to the Flood Service Center. If this information is missing from the application an underwriter will need to contact the Agent. This can delay the processing of the application.

### APPURTENANT STRUCTURES

The only appurtenant structure covered by the Program is a detached garage at the described location, which is covered under the Dwelling Form. Coverage is limited to no more than 10 percent of the

limit of liability on the dwelling. Use of this insurance is at the policyholder's option but reduces the building limit of liability. A separate policy must be written to obtain coverage for any detached garage used or held for use for residential (i.e., dwelling), business, or farming purposes.

### 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  
8655 E Via De Ventura Ste E200  
Scottsdale AZ 85258

### CONTACT THE FLOOD SERVICE CENTER

Phone: 800-423-4403 800-742-6837  
 Fax: 480-483-1675 480-607-0739  
 E-mail: Flood.Service.Center@Assurant.com