

# FLOOD FACTS

A newsletter for agents of American Bankers Insurance Company of Florida / American Reliable Insurance Company.



ASSURANT  
Specialty  
Property

April 2006

## Claims Information

American Bankers Insurance  
Company of Florida  
American Reliable Insurance  
Company

Flood Claim Center  
8655 E Via De Ventura  
Scottsdale, AZ 85258

### Phone

1-800-245-1505

### Fax

1-800-224-4170

### Hours of operation:

Mon-Fri 5:30am-5:00pm PST

### Claim status, please call:

1-800-245-1505


If you need help to submit a claim via AccessFlood, call the Flood Service Center at 1-800-423-4403.

## 2006 National Flood Conference May 7-10, 2006

Join us in Philadelphia!

[Wyndham Philadelphia at Franklin Plaza](#)

17th & Race Streets  
Philadelphia, PA 19103  
215-448-2000

- **Click Here to Register Online!**
-  [Registration Brochure](#) -- 497 KB, [txt version](#) -- 9KB
- **EXHIBITORS:** The Expo Brochure will be available starting March 1st. New this year...2 complimentary registrations with each booth!!
- [Agenda at a Glance](#)

If you need additional conference information contact Catherine King at [CatherineR.King@associates.dhs.gov](mailto:CatherineR.King@associates.dhs.gov) We would love to see you at the Conference. If you plan to attend please send an e-mail to the [Flood.Service.Center@Assurant.com](mailto:Flood.Service.Center@Assurant.com)

## May 1, 2006 Rate Changes

Here are a few highlights:

- ✓ Premiums will increase an average of 4.1% for policies written or renewed on or after May 1, 2006.
- ✓ Preferred Risk Policy rates will remain the same.
- ✓ Post-FIRM V Zones – Premiums will increase 6%.
- ✓ Pre-FIRM V Zones – Premiums will increase 9%.

## Elevation Certificate Revised

A revised elevation certificate with instructions is now available and being used by surveyors and engineers. The revised certificate requires at least 2 photographs of the building if it is being used to obtain flood insurance. Section A now requires crawl space/enclosure and garage information. Please note the new elevation certificate form will become mandatory for certifications issued on or after January 1, 2007.

## Contact Information

**New Business Applications,  
Rollovers,  
Endorsements,  
Cancellations,  
Other Correspondence and  
Overnight Mail**

American Bankers Insurance  
Company of Florida

American Reliable Insurance  
Company

Flood Service Center

8655 E Via De Ventura

Scottsdale, AZ 85258

## Flood Service Center

### Phone

1-800-423-4403

### Fax

480-483-1675

480-607-0739

### E-mail

[flood.service.center@assurant.com](mailto:flood.service.center@assurant.com)

### Hours of Operation

Mon-Fri 5:30am-4:30pm MST

## Lockbox Address for Renewal Payments Only

American Bankers Insurance  
Company of Florida

American Reliable Insurance  
Company

PO Box 8437

Philadelphia, PA 19101

## 2006 Holiday Schedule – Flood Service Center

Our office will be closed on the  
following days:

May 29- Memorial Day

July 4 – Independence Day

September 4 – Labor Day

November 23 – Thanksgiving

November 24 – Day after  
Thanksgiving

December 25 – Christmas Day

## General Change Endorsements

The 30-day waiting period does not apply when the additional amount of flood insurance is required in connection with the making, increasing, extending, or renewing of a loan, such as a second mortgage, home equity loan, or refinancing. The increased amount of flood coverage shall be effective at the time of loan closing, provided that the increased amount of coverage is applied for and the presentment of additional premium is made at or prior to the loan closing.

Deductibles cannot be reduced mid-term, unless required by the mortgagee and written authorization is provided by the mortgagee. A 30-day waiting period will apply unless the request to reduce the deductible is in connection with making, extending, or renewing a loan.

## AccessFlood Web Training

The Flood Service Center is committed to providing the best training programs to our agents. Have you signed up to have an AccessFlood training class? It won't take more than 1.5 hours. The class is conducted via Web training. Call to schedule a training session and let us help you write more FLOOD business.

AccessFlood: This class is approximately 1 hour (no CE Credits available) and is conducted via Live Meeting. Live Meeting is a web training tool that allows you to actively participate during the training class. To schedule a class, or if you have any questions, please contact: Jayne Stotts at 800-423-4403 x346, by email: [Jayne.Stotts@Assurant.com](mailto:Jayne.Stotts@Assurant.com) or Holly Lindberg at 800-423-4403 x364, by email: [Hollyrae.Lindberg@Assurant.com](mailto:Hollyrae.Lindberg@Assurant.com)

Continuing Education: The Fundamentals of Flood Insurance class is 4 hours (4 CE Credits) in most states. We also have an Advanced Flood Insurance class which is 4 hours (4 CE Credits). For more information on our CE Classes, please contact, Patty Latshaw @ 800-423-4403 x520 or by email: [Patricia.Latshaw@Assurant.com](mailto:Patricia.Latshaw@Assurant.com).

## Cancellation Requests

Please remember to put the correct mailing address for the insured's refund check on the cancellation form. The insured will receive the refund more quickly if it does not have to be forwarded from their previous address.

## Online Credit Card or ACH Payments

Policies cannot be issued until a faxed copy of the signed application, zone determination, and other supporting documents are received by the underwriting department. A faxed copy of a money endorsement must also be faxed prior to processing if payment is submitted online by Credit Card or ACH. Please fax the required documentation to 480-483-1675.