

# FLOOD FACTS

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



**ASSURANT**  
Specialty  
Property

November 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.**

[www.floodsmart.gov](http://www.floodsmart.gov)

An official site of the  
National Flood Insurance  
Program (NFIP)

**WATERMARK is published 3 times a year by the National Flood Insurance Program (NFIP). The current issue and selected back issues of Watermark are available at:**

[www.fema.gov/business/nfip/wm.shtm](http://www.fema.gov/business/nfip/wm.shtm)

## NEW WEBSITE!!!!

[www.abicaricflood.com](http://www.abicaricflood.com)

**American Bankers Insurance Company of Florida / American Reliable Insurance Company have a new website!!**

Need to contact us? Need forms or brochures? Looking for a Link to the National Flood Insurance Program? Need an address for mailing new applications and/or renewals? You can find this and more on the website.

Easy to find and easy to use! [www.abicaricflood.com](http://www.abicaricflood.com)

**Flood Facts Available at [www.abicaricflood.com](http://www.abicaricflood.com).**

Effective January 2007 the Flood Facts will be available on the new website at [www.abicaricflood.com](http://www.abicaricflood.com). A copy will no longer be sent to individuals via email.

## New Elevation Certificate Requirement

FEMA's new Elevation Certificate (EC) was approved for use, effective February 13, 2006, through February 28, 2009. **Elevations certified on or after January 1, 2007, must be submitted on the new form and must include two photographs.** The new form has been revised and now requires the certifier to provide the square footage of the enclosed area below the elevated floor and at least two photographs of the building, if the EC is being used to obtain flood insurance.

The new EC will be phased in on a voluntary basis until December 31, 2006. An electronic version of the form and instructions are available on the FEMA website <http://www.fema.gov/business/nfip/elvinst.shtm>. Although the old version of the form is no longer available for distribution, existing copies may be used until the end of 2006. <http://www.fema.gov/business/nfip/elvinst.shtm>

## Photo Requirements 2007

All new business applications, **for elevation-rated risks with a policy effective date of January 1, 2007**, or later must be submitted with at least two recent photographs that show the front and back of the building and are taken and dated within 90 days of the submission date. If the building is a split-level or has multi-level areas at ground level, at least two additional photographs showing views of both sides of the building must be submitted.

## Contact Information

### New Business Applications, Rollovers, Endorsements, Cancellations and Other Correspondence

American Bankers Insurance  
Company of Florida

American Reliable Insurance  
Company

Flood Service Center

PO Box 4337

Scottsdale, AZ 85261-6099

### 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

Our office will be closed on the  
following days:

November 23 – Thanksgiving

November 24 - Thanksgiving

December 25 – Christmas Day

## Detached Garages

Did you know that the Dwelling Policy is the only policy form that provides coverage for an appurtenant structure and that the ONLY appurtenant structure covered is a detached garage? At the insured's option, they may use up to 10% of the total limit of building coverage carried on the policy for a detached garage. This is not an additional coverage, but reduces the limit of building coverage shown on the policy declaration. For example, a Dwelling Policy carrying \$250,000 building coverage would provide \$25,000 for a detached garage. If a claim was made for the total available coverage for the garage at \$25,000 then the remaining available coverage for the main structure would be \$225,000. The Dwelling Policy does not cover any detached garage that is used for residential (i.e., dwelling), business or farming purposes. If your insured elects to insure the detached garage separately, then only the policy for the garage would respond in the event of a loss. You cannot stack the 10% coverage provided under the Dwelling Policy with the coverage provided under a separate policy for the detached garage.

## New Business Application Checklist

- Application signed and dated
- Loan close date and mortgage address included
- Flood Zone Determination included with PRP application
- Copy of elevation certificate included if required for rating
- Photos and Replacement Cost Estimator included with RCBAP application
- Premium

## 10 Most Vulnerable US Mainland Areas to Hurricanes

The rankings, according to the Hurricane Center, are as follows:

1. New Orleans, Louisiana
2. Lake Okeechobee, Florida
3. Florida Keys
4. Coastal Mississippi
5. Miami/Ft. Lauderdale, Florida
6. Galveston/Houston, Texas
7. Cape Hatteras, North Carolina
8. Eastern Long Island, New York
9. Wilmington, North Carolina
10. Tampa/St. Petersburg, Florida

For more information on this topic go to:

<http://www.insurancejournal.com/news/national/2006/10/18/73391.htm>

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## El Nino Or Not, November Marks Beginning Of Northwest's Flood Season

### *Thirty-Day Count Down for Flood Insurance?*

According to FEMA Acting Regional Director Dennis Hunsinger, it's time for policy holders to review their flood insurance policies and consider increasing coverage... and for uninsured homeowners and renters to think seriously about buying flood insurance.

"Our region is prone to a variety of natural disasters, ranging from seasonal flooding and winter storms to wildfires and earthquakes, but flooding is by far our leading cause of disaster-driven property loss," said Hunsinger. "National flood insurance offers a comprehensive safety net against future flood losses, and pays off whether or not there is a Presidential disaster declaration. But there is a thirty-day waiting period before the coverage takes effect, so **do not wait** until the water rises." (Excerpt taken from FEMA - WYO Company Bulletin W-06081)

### 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 that 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).