

FLOOD FACTS

Special Edition

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

January 2007 – Special Edition



ASSURANT
Specialty
Property

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

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

WATERMARK is published 3
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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)

POLICY EFFECTIVE DATE – CLARIFICATION

PER THE NATIONAL FLOOD INSURANCE PROGRAM MANUAL GENERAL RULES SECTION - PAGE GR 8

There is a standard 30-day waiting period for new applications and for
endorsements to increase coverage.

1. If the application or endorsement form and the premium
payment are received at American Bankers Insurance
Company of Florida / American Reliable Insurance
Company **within 10 days** from the date of application or endorsement
request, or if mailed by certified mail within 4 days from the date of
application or endorsement request, then the waiting period will be
calculated from **the application or endorsement date**.
2. If the application or endorsement form and the premium
payment are received at American Bankers Insurance Company of Florida
/ American Reliable Insurance Company **after 10 days** from the date of
application or endorsement request, or are not mailed certified mail within
4 days from the date of application or endorsement request, then the
waiting period will be calculated from the **date American Bankers
Company of Florida / American Reliable Insurance receives the
application or endorsement**.

PER THE NATIONAL FLOOD INSURANCE PROGRAM UNDERWRITERS

***The loan close date requested will be honored if the application and
premium are received within 10 days or mailed certified mail within
4 days*** from the date of application or endorsement request. If the application
and premium are received after 10 days, the receipt date is the effective date **unless**
closing documents are included. The presentment of premium must be received
on or prior to closing to honor the closing date.

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

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

2007 Holiday Schedule

Our office will be closed:

January 15 – Martin Luther King Day
February 19 – President’s Day
May 28 – Memorial Day
July 4 – Independence Day
September 3 – Labor Day
November 22 – Thanksgiving Day
November 23 - Day after Thanksgiving
December 24 – Christmas Eve
December 25 – Christmas Day
December 31 – New Year’s Eve

Continuing Education Requirements

The following States are requiring agents/producers to take a Flood Insurance Training Class to renew their license:

<u>Delaware</u>	<u>Louisiana</u>	<u>Maryland</u>	<u>North Carolina</u>
Minimum training 2 hours	Minimum training 3 hours	Minimum training 2 hours	Minimum training 3 hours

The following States are requiring agents and/or producers who sell flood insurance to take a one-time Flood Insurance Training Class which may also apply to towards the fulfillment of the agent/producers continuing education requirements:

<u>Alaska</u>	<u>Arizona</u>	<u>Arkansas</u>	<u>Hawaii</u>
<u>Iowa</u>	<u>Kansas</u>	<u>Kentucky</u>	<u>Maine</u>
<u>Massachusetts</u>	<u>Missouri</u>	<u>Nebraska</u>	<u>Nevada</u>
<u>Ohio</u>	<u>Pennsylvania</u>	<u>Rhode Island</u>	<u>South Dakota</u>
<u>Texas</u>	<u>Utah</u>	<u>Washington</u>	<u>West Virginia</u>

For more information on the State’s requirements, please go to www.fema.gov/business/nfip/state_action.shtm

TRAINING OPTIONS:

American Bankers Insurance Company of Florida and American Reliable Insurance Company offer two different Flood Insurance Training Classes for our agents and producers:

- The Fundamentals of Flood Insurance class is 4 hours (4 CE Credits) in most states.
- 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.

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November 23 - Day after

Thanksgiving

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December 25 – Christmas Day

December 31 – New Year's Eve

NEW – FEMA Online "Basic Agent Training" is approved for 3 CE Credits for the following States:

<u>Alabama</u>	<u>Alaska</u>	<u>Arkansas</u>	<u>California</u>
<u>Colorado</u>	<u>Florida</u>	<u>Georgia</u>	<u>Hawaii</u>
<u>Kansas</u>	<u>Kentucky</u>	<u>Michigan</u>	<u>Missouri</u>
<u>Nebraska</u>	<u>Nevada</u>	<u>New Jersey</u>	<u>New Mexico</u>
<u>Ohio</u>	<u>Oklahoma</u>	<u>Pennsylvania</u>	<u>Rhode Island</u>
<u>South Dakota</u>	<u>Texas</u>	<u>Virginia</u>	<u>West Virginia</u>
<u>Wyoming</u>			

To take the free FEMA online basic agent training, go to:

<http://training@nfipstat.com> and complete the registration form. Please note, the registration page may be confusing as it asks "Please list the top 3 Companies you represent" - this is where you are to put who you write your Flood Insurance through (American Bankers and/or American Reliable).

Also, you must successfully complete the mastery test at the end (you must receive a 70 or better to pass), the certificate does not state how many CE's will be provided. Please know that the States listed above are all approved for 3 CE Credits and consider those who successfully complete the mastery test fulfilling the minimum flood training requirements of section 207 of the flood insurance reform act of 2004. There is also an affidavit form that prints with the certificate - ONLY Alabama and Arkansas agents are required to complete this form.