

FLOOD FACTS

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



ASSURANT
Specialty
Property

July 2007

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 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

Our Lockbox Has Been Moved

Our lockbox has been moved to Phoenix AZ. All renewals mailed will now reflect the new address noted below. Payments mailed to the previous lockbox address in Philadelphia, PA will be forwarded for processing.

Renewal Payments:

American Bankers Insurance Company of Florida
American Reliable Insurance Company
PO Box 29861
Phoenix AZ 85038-9861

Enhancements added to AccessFlood.

Zone Determinations

Zone determinations requested on AccessFlood are now processed by Nationwide Flood Research Inc. (NFRI). When a zone determination is complete the user will receive an email with the information pertaining to the zone. The email no longer contains copies of the zone determination form. This form as well as a copy of the map can be located on AccessFlood within the application under Actions → Documents → View FZD

"IMPORTANT" Continuing Education Requirements

ILLINOIS, MARYLAND, NORTH CAROLINA, SOUTH CAROLINA AND VIRGINIA AGENTS WHO HAVE TAKEN (OR PLAN TO TAKE) THE FEMA ON-LINE TRAINING CLASS

FEMA has just informed us (June 28, 2007), that the above mentioned States currently track their agent's continuing education credit by their Social Security number rather than the agent's license number. FEMA was not originally aware of this reporting situation and, as a result, agents in these States who have successfully completed the FEMA on-line training class **will not be able to obtain continuing education credits** as originally stated on the FEMA website.

It has been FEMA's practice not to collect Social Security Numbers because of privacy issues and, more recently, to support the recommendations of President Bush's Identity Theft Task Force to improve government handling of sensitive personal data. Classroom style training is still available for agents who need to meet their state-mandated CE requirement for flood insurance training

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 85261-4337

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

1-714-712-3842

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 29861

Phoenix, AZ 85038-9861

2007 Holiday Schedule

Our office will be closed:

July 4 – Independence Day

September 3 – Labor Day

November 22 – Thanksgiving

November 23 - Thanksgiving

December 24 – Christmas Eve

December 25 – Christmas Day

December 31 – New Year's Eve

Continuing Education Requirements

The following States are **taking various actions to establish training requirements for insurance agents who sell flood insurance**, as outlined in Section 207 of the Flood Insurance Reform Act of 2004. Please click on the link:

http://www.fema.gov/business/nfip/state_actions.shtm to read exactly what your State is requiring for training:

**Alabama	**Alaska	**Arizona	**Arkansas
**California	**Colorado	Connecticut	Delaware
District of Columbia	**Florida	**Hawaii	**Idaho
Illinois	**Iowa	**Kansas	**Kentucky
**Louisiana	**Maine	Maryland	Massachusetts
**Mississippi	**Missouri	**Nebraska	**Nevada
**New Hampshire	**New Jersey	**New York	North Carolina
**North Dakota	**Ohio	**Oklahoma	**Oregon
**Pennsylvania	**Rhode Island	South Carolina	**South Dakota
**Tennessee	**Texas	**Utah	Virginia
**Washington	**West Virginia		

- ***NEW: Oregon**
- ****FEMA On-line Training:** These states have agreed to award three (3) continuing education credits to agents who successfully complete the course. Please see below under Training Options for more information.

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.

- FEMA On-line Training (FREE):

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).

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Flood Service Center
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Scottsdale, AZ 85261-4337

Overnight Mail

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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.

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: Holly Lindberg at 800-423-4403 x364, by email: Hollyrae.Lindberg@Assurant.com or Rebecca Burton at 800-423-4403 x353, by email: Rebecca.Burton@Assurant.com

Note To Self - Cancellation Reason Code 1

Building Sold or Removed: Include a copy of a bill of sale, settlement statement, proof of removal, or proof of total loss when requesting cancellation of policy.

FEMA Dictionary

Enclosure. That portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls.

The Flood Facts is available on the our website.

www.abicaricflood.com