

FLOOD FACTS

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



ASSURANT
Specialty
Property

May 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**

The **Flood Facts** is available on the new website at www.abicaricflood.com.

2007 Holiday Schedule

Our office will be closed May 28 – Memorial Day

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.

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*.

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 85261-4337

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 8437
 Philadelphia, PA 19101

[2007 Holiday Schedule](#)

Our office will be closed:

- May 28 – Memorial Day
- 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 outline 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:

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

NEW: Colorado, District of Columbia and Oklahoma

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.

NEW STATES ADDED – FEMA Online “Basic Agent Training” is approved for 3 CE Credits for the following States:

<u>Alabama</u>	<u>Alaska</u>	<u>Arizona</u>	<u>Arkansas</u>
<u>California</u>	<u>Colorado</u>	<u>Florida</u>	<u>Georgia</u>
<u>Hawaii</u>	<u>Idaho</u>	<u>Illinois</u>	<u>Kansas</u>
<u>Kentucky</u>	<u>Louisiana</u>	<u>Maine</u>	<u>Maryland</u>
<u>Mississippi</u>	<u>Missouri</u>	<u>Nebraska</u>	<u>Nevada</u>
<u>New Hampshire</u>	<u>New Jersey</u>	<u>New Mexico</u>	<u>North Carolina</u>
<u>North Dakota</u>	<u>Ohio</u>	<u>Oklahoma</u>	<u>Oregon</u>
<u>Pennsylvania</u>	<u>Rhode Island</u>	<u>South Carolina</u>	<u>South Dakota</u>
<u>Tennessee</u>	<u>Texas</u>	<u>Virginia</u>	<u>Washington</u>
<u>West Virginia</u>	<u>Wisconsin</u>	<u>Wyoming</u>	

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Scottsdale, AZ 85261-4337

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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.

FEMA will directly notify the State when you successfully complete the mastery test of the 3 CE Credits.

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

Printing Images using Windows XP

If you are using Windows XP and having difficulties printing images (.tif or .tiff files), it might be because Windows XP uses Quicktime as the default viewer for images. To make it easier to print these images, you may want to download a web browser add-on (ActiveX control or plug-in) that displays most of the common types of TIFF image files. Go to www.alternatiff.com and click on the link under **1. ActiveX control, auto-install** to download and install the viewer. This is a free download, and all you'll need to do is follow the on-screen instructions. You'll be told how to register when you install or view an image for the first time after installing.