

FLOOD FACTS

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



ASSURANT
Specialty
Property

November 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

American Bankers Insurance Company of Florida / American Reliable Insurance Company Website

www.abicaricflood.com

E-mail Address

flood.service.center@assurant.com

Flood Service Center Fax Number: 714 712-3842

Happy Holidays

The Holidays are here again! Please note that the Flood Service Center will be closed for Thanksgiving on Thursday and Friday, November 22nd and 23rd 2007.

DOI Recommendation Regarding Availability of Flood Insurance

The DOI recommends that when an agent either sells or renews a homeowner's insurance policy, the agent **advises the applicant of the availability of flood insurance through the NFIP**. After being advised of its availability, if an applicant declines flood insurance, the DOI suggests the agent have the applicant sign or initial a statement indicating the applicant was advised of the availability of flood insurance, but declined to purchase it. This statement should be maintained as part of the applicant's file. A declination form is available by accessing our website: www.abicaricflood.com or via AccessFlood, under **Links**, **click** on American Bankers Info or American Reliable Info, at the bottom of the screen **click** the form(s) needed and print.

New 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 and photos of front and back of structure
- Photos and Replacement Cost Estimator included with RCBAP application
- Premium

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:

November 22 – Thanksgiving

November 23 - Thanksgiving

December 24 – Christmas Eve

December 25 – Christmas Day

December 31 – New Year’s Eve

FEMA To Contact Up To 2.2 Million Applicants Affected By Court Order Directing Release Of Personal Information

FEMA is launching an effort to contact up to 2.2 million applicants for federal disaster assistance to inform them that a federal appellate court ruling requires FEMA to release certain personally identifiable information. This information would normally be protected under the Privacy Act and the exemption for personal privacy under the Freedom of Information Act (FOIA).

FEMA is not releasing names or any other personal information such as Social Security numbers or bank account numbers, addresses. For more information visit the FEMA home page website at www.fema.gov

Continuing Education Credits

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	**Georgia	*Hawaii
*Idaho	*Illinois	*Iowa	*Kansas
*Kentucky	*Louisiana	*Maine	*Maryland
Massachusetts	Michigan	*Mississippi	*Missouri
*Nebraska	*Nevada	*New Hampshire	*New Jersey
**New Mexico	*New York	*North Carolina	*North Dakota
*Ohio	*Oklahoma	*Oregon	*Pennsylvania
*Rhode Island	*South Carolina	*South Dakota	*Tennessee
*Texas	*Utah	*Virginia	*Washington
*West Virginia	**Wisconsin	**Wyoming	

***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.

- ****States that have not implemented the requirement for Flood Training under the Section 207 of the Flood Insurance Reform Act; but will accept the FEMA On-line Training for three (3) continuing education credits.**

TRAINING OPTIONS:

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:

November 22 – Thanksgiving

November 23 - Thanksgiving

December 24 – Christmas Eve

December 25 – Christmas Day

December 31 – New Year's Eve

American Bankers Insurance Company of Florida American Reliable Insurance Company offers 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).

Note to Agent: Please keep a copy of your CE Flood Training Certificate in case our Company is audited and asked to provide copies of certificates for the agents that are writing Flood business.

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).

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. Call to schedule a training session and let us help you write more FLOOD business. Please contact: Rebecca Burton at 800-423-4403 x353, by email: Rebecca.Burton@Assurant.com, Holly Lindberg at 800-423-4403 x364, by email: Hollyrae.Lindberg@Assurant.com, David McAlpin at 800-423-4403 x267, by email: David.McAlpin@Assurant.com, or Jayne Stotts at 800-423-4403 x346, by email: Jayne.Stotts@Assurant.com.

Current and previous **Flood Facts** bulletins are available at www.abicaricflood.com