

FLOOD FACTS

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



ASSURANT
Specialty
Property

January 2008

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

American Bankers Insurance Company of Florida / American
Reliable Insurance Company Website www.abicaricflood.com

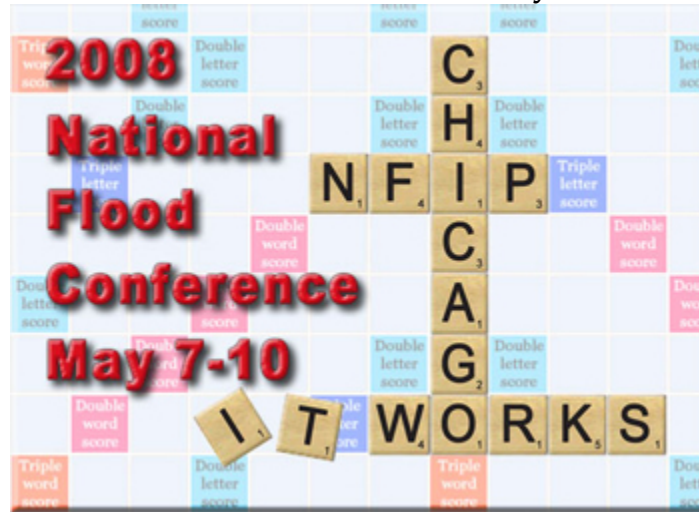
Flood Facts newsletters are available at www.abicaricflood.com

E-mail Address

flood.service.center@assurant.com

Flood Service Center Fax Number: 714 712-3842

2008 National Flood Conference May 7-10



Join us in Chicago as we celebrate the 40th anniversary of the National Flood
Insurance Program, and the 25th anniversary of the Conference.

May 7-10, 2008
Hyatt Regency Chicago
151 E. Wacker Drive
Chicago, IL 60601

www.chicagohyatt.com

For more information on the Chicago area, check out the Chicago Convention &
Visitors Bureau's website... www.choosechicago.com

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

2008 Holiday Schedule

Our office will be closed:

- 1/21 Martin Luther King Jr Day
- 2/18 Presidents' Day
- 5/26 Memorial Day
- 7/04 Independence Day
- 9/01 Labor Day
- 11/27 Thanksgiving Day
- 11/28 Day after Thanksgiving
- 12/25 Christmas Day
- 12/26 Day after Christmas day

Renewal Payments Only

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

The Philadelphia PA lockbox is closed and is no longer forwarding renewal payments. Payments are being returned by the post office. If a payment is returned after the 30 day grace period the original envelope (or copy of it) and check will need to be forwarded to the Flood Service Center. The information will be reviewed to determine if the effective date can be honored.

Completing Part 2 of the Flood Insurance Application Form

Part 2 of the Application collects information about risk factors affecting the building occupancy information, and elevation data. The Agent must complete all numbered sections of the form, check all appropriate boxes, provide all information, and respond to all YES/NO questions that are applicable to the building. Submit Part 2 with Part 1 and all required certifications or other documents.

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.

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

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8655 E Via De Ventura

Scottsdale, AZ 85258

Flood Service Center

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Phoenix, AZ 85038-9861

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2/18 Presidents' Day

5/26 Memorial Day

7/04 Independence Day

9/01 Labor Day

11/27 Thanksgiving Day

11/28 Day after Thanksgiving

12/25 Christmas Day

12/26 Day after Christmas day

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	**Minnesota	*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:

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).

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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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.

Coinsurance

Coinsurance applies only to building coverage under the Residential Condominium Building Association Policy. Coinsurance is a penalty imposed on the loss payment unless the amount of insurance carried on the damaged building is at least 80 percent of its replacement cost or the maximum amount of insurance available for that building under the NFIP, whichever is less.

Insured's Mailing Address

Enter the insured's name, mailing address, city, state, and ZIP code on the application according to USPS requirements. This information is used not only for mailing documents to the insured but also to mail refund payments.