

# FLOOD FACTS

A newsletter for agents of American Bankers Insurance Company of Florida  
[www.abicflood.com](http://www.abicflood.com)



ASSURANT  
Specialty  
Property

August 2008

## Claims Information

American Bankers Insurance  
Company of Florida  
PO Box 6099  
Scottsdale AZ 85261-6099

8655 E Via De Ventura  
Scottsdale, AZ 85258

### Email

[claims.department@assurant.com](mailto:claims.department@assurant.com)

Phone 1-800-245-1505

Fax 1-800-224-4170

### Hours of operation: "24 Hours"

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

## FLOOD SERVICE CENTER

Phone number 800 423-4403

Fax number 714 712-3842

[flood.service.center@assurant.com](mailto:flood.service.center@assurant.com)

## A Zones ONLY: Lowest Flood Guide – "Buildings With Attached Garage"

### Non-Elevated Buildings – Diagram #1-4:

If a building located in an A zone (any flood zone beginning with the letter A) has an attached garage, and the floor level of the garage is lower than the floor of the main building, and there is machinery/equipment in the garage that is below the Base Flood Elevation (BFE), the lowest floor for rating is the garage floor unless the garage has proper openings (flood vents). See "Proper Openings" in the Definitions section of the NFIP Manual. If there is no machinery/equipment in the garage, the lowest floor for rating is the main building.

### Elevated Buildings- Diagrams 5-8:

For elevated buildings located in an A zone (any flood zone beginning with the letter A), the lowest floor used for rating is the lowest elevated floor, with the exceptions described below.

If a building located in an A zone has an enclosure below the elevated floor, **including an attached garage, the enclosure or garage** floor becomes the lowest floor for rating if any of the following conditions exists:

- The enclosed space is finished (having more than 20 linear feet of finished wall-paneling, etc.); *or*
- The unfinished enclosed space is used for other than building access (stairwells, elevators, etc.), parking, or storage; *or*
- The unfinished enclosed space has no proper openings (flood vents).

For more information on garage elevations contact the Flood Service Center.

## Contact Information

### New Business Applications, Rollovers, Endorsements, Cancellations and Other Correspondence

American Bankers Insurance  
Company of Florida  
Flood Service Center  
PO Box 4337  
Scottsdale, AZ 85261-4337

### Email

flood.service.center@assurant.com

### Overnight Mail

American Bankers Insurance  
Company of Florida  
Flood Service Center  
8655 E Via De Ventura  
Scottsdale, AZ 85258

### Hours of Operation

Mon-Fri 5:30am-4:30pm MST

### Lockbox Address for Renewal Payments Only

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

### 2008 Holiday Schedule

9/01 Labor Day  
11/27 Thanksgiving Day  
11/28 Day after Thanksgiving  
12/25 Christmas Day  
12/26 Day after Christmas day

## Detached Garages - Retroactively Effective To June 1, 2008

**COVERAGE A – BUILDING PROPERTY:** A detached garage at the described location. Coverage is limited to no more than 10 percent of the limit of liability on the dwelling. Use of this insurance is at your option but reduces the building limit of liability. We do not cover any detached garage used or held for use for **residential** (i.e., dwelling), business, or farming purposes.

FEMA states that we need to use the ordinary dictionary meanings of the words “**residential**” (e.g., suitable for or used as a residence or dwelling) and “dwelling” (e.g., a place to live in, abode) when determining if 10% of the limit of liability on the dwelling would be extended to the detached garage (at the option of the insured). Insurers will no longer broadly apply these words that limit coverage. However, for the purpose of this limitation, kitchen facilities are not required for the space to qualify as residential use or a place to live in.

### Make an Offer

When either selling or renewing a home insurance policy, it would be prudent to advise the applicant of the availability of flood insurance through the NFIP. If, after being advised of the availability of flood insurance, the applicant declines the coverage, it is advisable for the producer to have the applicant sign or initial a statement indicating that the applicant was advised of the availability of the coverage but declined to purchase it. This statement should be retained in the producer's file on the applicant.

### New Business Applications

Please do not fax a copy of the flood application and payment if you are mailing the originals to the Flood Service Center. Fax copies will not bind coverage and do not change the effective date. Fax copies are required only for ACH and on-line credit card payments as per the following:

### Payments via ACH and/or Credit Card Payments

When processing **new business and endorsements** using a credit card or ACH please remember to forward a copy of the signed application or endorsement with supporting documentation via fax or email to the Flood Service Center. Premium that is received without supporting documents may be returned to the agent, insured, or mortgage company. A standard 30 day wait will be applied to applications not received with 10 days of the application unless for a loan closing.

### New Flood Zone Determination Vendor

ABIC is currently in the process of implementing **Kroll Factual Data** as a provider of on-line flood zone determinations. Testing should be completed by late August or early September. Watch for further details in the next issue of the Flood Facts!

## Contact Information

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American Bankers Insurance  
Company of Florida  
Flood Service Center  
PO Box 4337  
Scottsdale, AZ 85261-4337

### Email

flood.service.center@assurant.com

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## TRAINING:

### Continuing Education Requirements

State Departments of Insurance 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 (Public Law 108-264). All but two States (Montana and Georgia), Puerto Rico and the U.S. Virgin Islands have published training requirement documents. Copies of the training requirements can be located at [www.fema.gov/business/nfip/state\\_actions.shtm](http://www.fema.gov/business/nfip/state_actions.shtm)

### Training Options:

The National Flood Insurance Program (NFIP) Basic Agent Tutorial is a web-based flood insurance training course for agents. It is available free of charge on the NFIP Training Station Website, <http://training.nfipstat.com/portal2/statelist.asp>. All but three States (Montana, Michigan, and Massachusetts), Puerto Rico and the U.S. Virgin Islands have agreed to award three (3) continuing education credits to agents who successfully complete the course.

American Bankers Insurance Company of Florida 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](mailto:Patricia.Latshaw@Assurant.com).

### 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 will take no more than 1.5 hours. Call or email to schedule a training session and let us help you write more FLOOD business. Please contact: Rebecca Burton at 800-423-4403 x353, (email: [Rebecca.Burton@Assurant.com](mailto:Rebecca.Burton@Assurant.com)).

**The Flood Service Center will be closed Labor Day,  
Monday, September 1, 2008**