

# FLOOD FACTS

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



ASSURANT  
Specialty  
Property

November 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

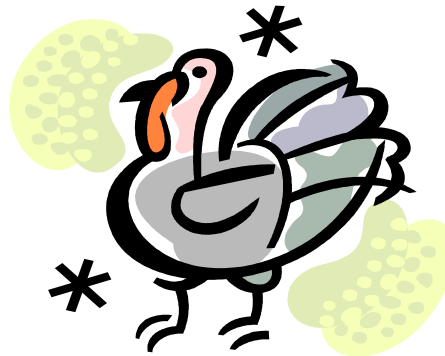
**If you need help to submit a claim via AccessFlood, call the Flood Service Center at 1-800-423-4403.**

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



## Happy Thanksgiving!

**The Flood Service Center will be closed for the Thanksgiving Holiday on Thursday and Friday, November 27th & November 28th**

### Openings in Foundation Walls and Walls of Enclosures

(Source: NFIP Underwriting Bulletin W-08086 October 23, 2008

<http://bsa.nfipstat.com/wyobull/wyobull.htm> )

The purpose of this memorandum is to clarify the alternative measures listed in the *Flood Insurance Manual* for meeting the National Flood Insurance Program (NFIP) openings requirement. This policy memorandum replaces W-08001 issued on January 8, 2008.

The Lowest Floor Guide section of the *Flood Insurance Manual* describes how an enclosure with proper openings can be rated using the elevated floor as the lowest floor. One option for meeting the openings requirement is as follows: "A minimum of two openings, with positioning on at least two walls, having a total net area of not less than one square inch for every square foot of enclosed area." Openings meeting this requirement may be called "non-engineered openings."

The NFIP allows an alternative to such openings, which may be called "engineered openings." For more information about openings, refer to Technical Bulletin 1-08, "Openings in Foundation Walls and Walls of Enclosures Below Elevated Buildings in Special Flood Hazard Areas."

The following text replaces the "Alternative to the Openings Requirement" subsection on page 1 of the Lowest Floor Guide. It describes acceptable alternatives and details the certification and documentation required when engineered openings are used.

## 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

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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

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

## Alternative to the Openings Requirement Above

For architectural or other reasons, a designer or builder may use an alternative to satisfy the requirement for a building to have openings that provide one square inch per square foot of enclosed area below the BFE. These alternatives, which may be referred to as "engineered openings," must be certified as having been designed to provide automatic equalization of hydrostatic flood forces by allowing for the entry and exit of flood waters. Design requirements and specifications for certification statements are outlined in Technical Bulletin 1-08, "Openings in Foundation Walls and Walls of Enclosures Below Elevated Buildings in Special Flood Hazard Areas, at <http://www.fema.gov/library/viewRecord.do?id=1579>.

If engineered openings are used as an alternative, the Write Your Own (WYO) Company or NFIP Servicing Agent must obtain a copy of the following documentation for their underwriting files:

- For engineered openings designed for installation in a specific building, a copy of the certification is required. This certification will verify to community officials that the openings are designed in accordance with the requirements of the NFIP, applicable building codes, and accepted standards of practice. The original certification statement must include the design professional's name, title, address, type of license, license number, the state in which the license was issued, and the signature and applied seal of the certifying registered design professional. In addition, this certification shall identify the building in which the engineered openings will be installed and it shall address the following: (a) a statement certifying that the openings are designed to automatically equalize hydrostatic flood loads on exterior walls by allowing the automatic entry and exit of floodwaters; (b) description of the range of flood characteristics tested or computed for which the certification is valid, such as rates of rise and fall of floodwaters; and (c) description of the installation requirements or limitations that, if not followed, will void the certification; or
- For engineered openings for which the ICC Evaluation Service, Inc., has issued an Evaluation Report, a copy of the Evaluation Report is required. This report is required to assure community officials that the openings are designed in accordance with the requirements of the NFIP, applicable building codes, and accepted standards of practice. The Evaluation Report identifies the model numbers of the engineered openings addressed in the report, specifies the number of engineered openings that are required for a specified square footage of enclosed area below the BFE, and lists installation requirements.

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Several examples of enclosures that require openings are described below:

1. Solid perimeter foundation walls (crawlspaces or under-floor spaces)
2. Solid perimeter foundation walls (below-grade crawlspaces)
3. Solid perimeter foundation walls (with full-height under-floor spaces)
4. Garages attached to elevated buildings
5. Enclosed areas under buildings elevated on open foundations in A zones
6. Enclosed areas with breakaway walls under buildings elevated on open foundations in A zones
7. Solid perimeter foundation walls on which manufactured homes are installed
8. Accessory structures (detached garages and storage sheds)

### NFIP Flood Manual October Changes

- Updates the list of NFIP Bureau and Statistical Agent Regional Offices (REF Section);
- Explains two exceptions to the provisions for reduction or reformation of coverage limits described in the Standard Flood Insurance Policy at Paragraph G of GENERAL CONDITIONS (GR Section);
- Stipulates that, for a building to qualify for floodproofing credit in an AO Zone, where the Flood Insurance Rate Map does not provide Base Flood Elevations, the building must be floodproofed to at least 1 foot higher than the Base Flood Depth (RATE Section);
- Clarifies that individual residential condominium units in a nonresidential condominium building are not eligible for building coverage (CONDO Section);
- Clarifies that the loss history criteria determining a building's eligibility for the Preferred Risk Policy apply to any 10-year period of the building's existence, regardless of ownership (PRP Section);
- Clarifies certain documentation and refund eligibility requirements related to cancellation/nullification of policies (CN Section);
- Updates the Community Rating System Eligible Communities list (CRS section); and
- Adds a discussion of the Severe Repetitive Loss Pilot Grant Program and provides samples of letters that will be sent to policyholders, agents, and lenders of buildings eligible for mitigation grants (SRL Section).

### Declaration Page Reprint – No Waiting!

Declarations are available online the following day after the payment is applied. To request a Declaration page for an existing policy, click the *View/Update* tab and retrieve the policy by entering the policy number or other search criteria. Under the "Actions" column, select "Dec-Reprint." The user's e-mail address will automatically be entered. Click the *Submit* button and *AccessFlood* will email the corresponding policy declaration page in a few minutes.

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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).)

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## **2009 National Flood Conference Information**

Mark your calendars! The 26<sup>th</sup> annual National Flood Conference is scheduled for Sunday, April 19, through Wednesday, April 22, 2009.



The 2009 Conference will be held at the following location:  
Sheraton Boston Hotel / 39 Dalton Street / Boston, MA 02199  
[www.Sheraton.com/Boston](http://www.Sheraton.com/Boston)

For more information about the Conference, send an email to  
[NFIPNFC@nfipstat.com](mailto:NFIPNFC@nfipstat.com)