

# FLOOD FACTS

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



ASSURANT  
Specialty  
Property

February 2009

## 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 Facts 2009

The *Flood Facts* will be sent to Agents via email  
approximately the 15<sup>th</sup> of every month for the next few  
months.

### **Spring Is Just Around The Corner!**

The snow is going to melt and the rain is going to come. Have you talked to your insureds to make sure they have the coverage they need and/or paid their renewal premium? There is a 30 day wait when acquiring flood insurance unless it is in connection with making, increasing, extending, or renewing a loan. I hope the property owner's in this photo had coverage!



WA State Flood Photos - December 2007. Posted on December 6th, 2007 by Carol  
<http://ipentimento.com/wp-content/uploads/2007/12/i5-interchange-at-centralia.jpg>

**FLOOD SERVICE CENTER WILL BE CLOSED MONDAY  
FEBRUARY 16, 2009 IN OBSERVANCE OF PRESIDENT'S DAY**

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

**Flood Service Center****Phone**

1-800-423-4403

**Fax**

1-714-712-3842

**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

**2009 Holiday Schedule**

2/16 President's Day  
5/25 Memorial Day  
7/3 Independence Day  
9/7 Labor Day  
11/26 Thanksgiving  
11/27 Day after Thanksgiving  
12/25 Christmas Day

**New Bulletin from FEMA regarding Flood Zone Determinations**

On January 22, 2009 FEMA issued a bulletin in reference with the release of updated Standard Flood Hazard Determination Form (SFHDF). The bulletin states,

*"It is important for lenders to give a copy of the completed SFHDF to the borrowers, who are ultimately charged for the risk identification information applicable to their property and provided on the SFHDF. Otherwise, the insurance agent is obligated to obtain a flood zone determination in order to write the flood insurance coverage, and differing methodology's or address variations could result in a different flood zone determination. Regulated lenders must, by law, rely upon their in-house or contracted flood zone determinations. A discrepancy between the flood zone determinations made by a lender and an agent could create costly and frustrating situations for the consumer. Additionally, the consumer will be unable to make a LODR request to FEMA without a copy of the completed SFHDF."*

A full copy of this bulletin may be found at [www.nfipbureau.gov](http://www.nfipbureau.gov) under the "NFIP Documents and Files, Bulletins & Manuals".

**PRP Applications**

Copies of the new PRP applications are now available and can be printed from AccessFlood. Click on Links / American Bankers Info / PDF Forms [Residential PRP Application](#) or [Non Residential PRP Application](#).

**2009 National Flood Conference Information**


**Registration Coming Soon!**

Save the date! The twenty-sixth annual National Flood Conference is 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](http://www.Sheraton.com)**

**For more information about the conference, please contact:  
Amy Fester 202.380.2814 [afester@ostglobal.com](mailto:afester@ostglobal.com)**

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Flood Service Center  
PO Box 4337  
Scottsdale, AZ 85261-4337

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1-800-423-4403

**Fax**

1-714-712-3842

**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)

**The NFIP Training Station, <http://training.nfipstat.com/portal2/statelist.asp> which offers on-line modules, is currently under construction. NFIP staff members and contractors are working diligently to ensure that the on-line training is made available as early as possible.**

**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 visit our website at [www.abicflood.com](http://www.abicflood.com) and select **Education**.

**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).)