

# FLOOD FACTS

A newsletter for agents of  
American Bankers Insurance Company of Florida

[www.abicflood.com](http://www.abicflood.com)

April 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

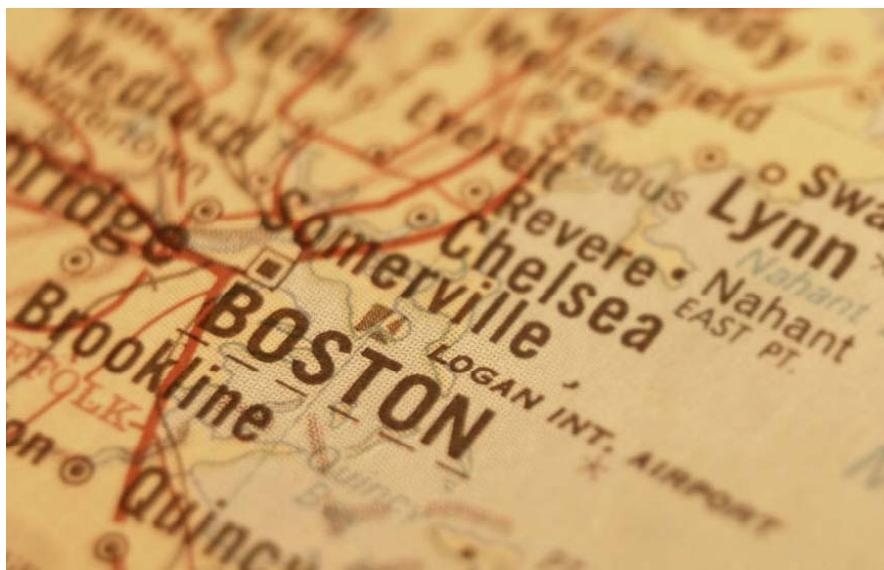
Watermark are available at:

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

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

## NATIONAL FLOOD CONFERENCE

Register Now!



Conference and Exhibit Registration is now open for the NFC 2009!

April 19 – 22, 2009 Sheraton Boston / 39 Dalton Street / Boston, MA 02199

To register, please visit:

<http://services.nfipnextgen.com/ei/getdemo.ei?id=15&s=0IK12NA2Y>

For more information regarding this year's conference, please see the NFC  
homepage at: [http://www.nfipbureau.fema.gov/NFC\\_Webpage\\_122208.html](http://www.nfipbureau.fema.gov/NFC_Webpage_122208.html)

We look forward to seeing you in Boston!

### Helpful Links

Exhibitor Registration: [http://www.nfipbureau.fema.gov/pdf/nfc2009\\_exhibit\\_1.pdf](http://www.nfipbureau.fema.gov/pdf/nfc2009_exhibit_1.pdf)

Reserve a Room:

<http://www.starwoodmeeting.com/StarGroupsWeb/booking/reservation?id=0812203530&key=37EAD>

**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**

5/25 Memorial Day  
7/3 Independence Day  
9/7 Labor Day  
11/26 Thanksgiving  
11/27 Day after Thanksgiving  
12/25 Christmas Day

**Flood Zone Determination (FZD)**

The FZD facilitates the accurate rating of the borrower's flood insurance policy. Lenders must, by law, rely upon their in-house or contracted flood zone determinations rather than those provided by a vendor. As an agent you can help prevent discrepancies between the flood zone determinations simply by asking the lender for a copy of the in-house determination.

**Excerpts taken from FloodSmart Media Report 3.30.09**

**Fewer than 800 homeowners in the North Dakota and Minnesota communities most threatened by the swollen river hold insurance policies covering flood damage, despite a decade-long push by state and federal officials to get people signed up, according to federal records that were obtained by The Associated Press.**

**That leaves residents exposed to huge losses, and they cannot count on a government bailout. People who do not have insurance can get limited federal help if their county is declared a federal disaster area, but the aid usually comes in the form of a loan that must be repaid.**

**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.

FEMA is happy to announce the availability of the NFIP Basic Agent Tutorial online training. Insurance agents can now access this course from the NFIP training webpage

<http://www.nfipbureau.fema.gov/training/index.html>.

Registration instructions are also provided on the training website. Enhancements to the training system include user-friendly navigation and a personal page allowing students to track their training progress. The NFIP Basic Agent Tutorial qualifies for continuing education credits in most States. A listing of training requirements by State is located at

[http://www.fema.gov/business/nfip/state\\_actions.shtm](http://www.fema.gov/business/nfip/state_actions.shtm).

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

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Fax  
1-714-712-3842

**Email**

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On the NFIP training webpage, insurance agents, lenders, and claims adjusters can also find a schedule of instructor-led workshops offered in locations across the country. They can register online for these workshops through the training webpage.

**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, or (email: [Rebecca.Burton@Assurant.com](mailto:Rebecca.Burton@Assurant.com).)

**Definition of a Flood**

A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is the policyholder's property) from:

- Overflow of inland or tidal waters; or
- Unusual and rapid accumulation or runoff of surface waters from any source; or
- Mudflow; or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above.