

FLOOD FACTS

A newsletter for agents of American Bankers Insurance Company
of Florida

www.abciflood.com

January 2010



ASSURANT
Specialty
Property

2010

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

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

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)

IMPORTANT INFORMATION REGARDING NFIP'S FLOOD TRAINING - ONLINE, WEBINARS AND WORKSHOPS:

- **Online Classes:** The NFIP's online courses are unavailable at this time. The online course may be down through May 2010, or longer, due to system restraints. We will let you know, via Flood Facts, when the online training becomes available again.
- **Webinars:** NEW!! The NFIP is now offering Basic Agent training via a Webinar. This web based training does not provide CE Credits, unless specifically stated on their website below. The Webinar does provide a Certificate of Completion to all attendees for the FloodSmart cooperative programs and any WYO requesting proof of training.
- **Workshops (classroom style):** The NFIP's workshop, "Basic Agent Flood Seminar", provides 3 CE Credits to all licensed agents/producers except for those agents/producers licensed in the following three States (Montana, Michigan and Massachusetts) as well as agents/producers in Puerto Rico and the U.S. Virgin Islands.

For more information, on the NFIP Webinars or Workshops, please go to:
http://www.nfipiservice.com/training/schedule_agents.html

***American Bankers Insurance Company of Florida offers two different Flood Insurance Training Classes that are "NFIP Compliant" for our agents and producers:

- **Level I - Fundamentals of Flood Insurance.** This class covers all basic rules and requirements of completing a Standard Flood Insurance Application.
- **Level II - Advanced Flood Insurance.** This class would be for the more experienced agent. The class reviews the Fundamentals of Flood Insurance with emphasis on elevated buildings in Special Flood Hazard Areas, Condominiums, and coverage Limitations.

For more information on the Level I and Level II classes, including CE Credits available, please visit our website at www.abciflood.com and select Education and then select your State from the drop down box.

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

Hours of Operation

Mon-Fri 6:00am-4:00pm MST

Flood Service Center

Phone: 1-800-423-4403

Fax: 1-714-712-3842

Email

flood.service.center@assurant.com

submitforrate@assurant.com

flood.rollovers@assurant.com

agencybrokerchange@assurant.com

Overnight Mail

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

Lockbox Address for**Renewal Payments Only**

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

2009 Holiday Schedule

1/1 New Year's Day
1/18 Martin Luther King Jr Day
2/15 President's Day
5/31 Memorial Day
7/5 Independence Day (Obs)
9/6 Labor Day
11/25 Thanksgiving
11/26 Day after Thanksgiving
12/24 Christmas Day (Obs)

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: Flood Marketing Support at 800-423-4403 x608, or (email: Flood.Marketing.Support@Assurant.com).

Insured's Signature is Optional

The recent changes to the flood application included the addition of a signature and date line for the Insured and it is there to help protect your E & O. Keep in mind that the Insured's signature on a flood application is optional so please do not delay forwarding the application for that reason alone to the Flood Service Center.

2010 National Flood Conference

Mark your calendars! The twenty-seventh annual National Flood Conference will be held in San Diego, California and is scheduled for Sunday, April 11, through Wednesday, April 14, 2010.

More details are coming soon...

Letter of Map Amendment (LOMA)

A LOMA is an official revision by letter to an effective NFIP map. A LOMA results from an administrative procedure that involves the review of scientific or technical data submitted by the owner or lessee of property who believes the property has incorrectly been included in a designated SFHA. A LOMA amends the currently effective FEMA map and establishes that a specific property is not located in an SFHA.

Letter of Map Revision (LOMR)

A LOMR is an official revision to the currently effective FEMA map. It is used to change flood zones, floodplain and floodway delineations, flood elevations, and planimetric features. All requests for LOMRs should be made to FEMA through the chief executive officer of the community, since it is the community that must adopt any changes and revisions to the map. If the request for a LOMR is not submitted through the chief executive officer of the community, evidence must be submitted that the community has been notified of the request.

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If a LOMA or LOMR is granted and the requirement for flood insurance waived, can a flood insurance policy be cancelled?

Yes. The policyholder must provide a copy of the LOMA or LOMR and a waiver for the flood insurance purchase requirement from the lending institution to the insurance agent who services the policy. A completed cancellation form, with the LOMA or LOMR and the waiver, must be submitted by the agent to the Company. When a LOMA or LOMR is issued and cancellation requested, the policyholder may be eligible for a refund of the premium paid for the current policy year only if no claim is pending and no claim has been paid during the current policy year.

