

# FLOOD FACTS

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

Winter 2011



ASSURANT  
Specialty  
Property

## 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)

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Watermark are available at:  
[www.fema.gov/business/nfip/w  
m.shtm](http://www.fema.gov/business/nfip/wm.shtm)

## What's New in this Issue?

- The Flood Facts is being issued 4 times each year.
- The National Flood Insurance Conference will be held in New Orleans May 1-4, 2011
- No changes to the NFIP program or rates until May 2011
- New Optional AccessFlood UI (User Interface) is Available
- Underwriting requirements
- General Rollover Requirements

## Flood Facts 2011 Quarterly

Effective January 2011 the [Flood Facts](#) will be issued quarterly in January, April, July, and October with special issues released as needed. What would you like to see in the upcoming issues of the [Flood Facts](#)? Email suggestions to [Rebecca.Burton@Assurant.com](mailto:Rebecca.Burton@Assurant.com). I look forward to hearing from you!

## National Flood Insurance Conference May 1-4, 2011

The twenty-eighth annual National Flood Conference will be held in New Orleans, Louisiana and is scheduled for Sunday, May 1, through Wednesday, May 4, 2011.

The event will be held at the: **Hilton New Orleans Riverside**  
**Two Poydras Street**  
**New Orleans LA 70140**

Please visit the NFC homepage at [www.nfipiservice.com/nfc.html](http://www.nfipiservice.com/nfc.html) for information on registration, speakers, workshop schedule and descriptions, as it becomes available.

## New Optional AccessFlood UI (User Interface) is Available

If you are interested in trying the new AccessFlood UI contact your Marketing Representative or the Marketing Department for your personal ID at [flood.marketing.support@assurant.com](mailto:flood.marketing.support@assurant.com). IE version 8 is required and can be accessed through Google Chrome, FireFox, and Safari. If you have a different browser let us know. Currently the new UI has a new look but the actions and functions have not changed.

**Contact Information**

New Business Applications,  
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Cancellations and Other  
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Scottsdale, AZ 85261-4337

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PO Box 29861  
Phoenix, AZ 85038-9861

**2011 Holiday Schedule**

- 2/21 President’s Day
- 5/30 Memorial Day
- 7/4 Independence Day (Obs)
- 9/5 Labor Day
- 11/24 Thanksgiving
- 11/25 Day after Thanksgiving
- 12/26 Christmas Day (Obs)

**Details, Details, Details . . .**

Does it seem like you are getting more calls from the Flood Service Center Associates after you submit your applications? Well, you might be! Underwriters are required to comply with the NFIP Guidelines and all applications are reviewed in detail for accuracy. During an audit, applications are pulled at random and reviewed to determine if the NFIP requirements are being met. Underwriting is very time consuming and the more information Agents provide with the initial submission will help to reduce phone calls, emails, and faxes which will save everyone time.

The following is a sample of what is reviewed during an audit.

<b>APPLICATIONS</b>	<b>ELEVATION CERTIFICATE</b>
Applications signed & dated by Agent	Address, zip code must match application exactly
Effective dates – loan closings, 30 day wait, lender required, etc.	Shows correct occupancy
Address matches on App & elevation certificate	Community, panel, suffix & zone match on application and are current
Number of floors entered correctly	NGVD/NAVD Conversion
Basement/encl/crawlspace verified	Is this in a CBRA zone
Building under construction / principal residence	Show “Finished Construction”, “Under Construction”
Condo unit verified	Lists LFE, LAG, HAG
Elevated building verified	Signed & dated by Surveyor
Obstruction type	Page 2 when comments noted on page 1
Application Part 2 completed -ALL relevant questions Sections I - III	Form used is for the correct year
	Photos – color, dated (within 90 days), 3x3, full front & back (clear view of foundation) showing all stories
<b>PRP POLICIES</b>	<b>MISCELLANEOUS</b>
Address on FZD match application	Photos of vents showing compliant
CBRA/OPA zone	Smart Vents Certification - documents included if checked
FZD /PRP eligibility letter dated within 90 days	RCBAP Replacement Cost Estimator

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**General Rollover Requirements**

The most recent **expiring declaration page**, preferably at least 120 days prior to expiration, must be sent to American Bankers Flood Service Center. If the expiring declarations page is not available, a copy of the current renewal bill with a completed application (including application Part 2, Sections I and II as is appropriate will be required). Contact the Flood Rollover team if your Agency is considering a Bulk Rollover at [flood.rollovers@assurant.com](mailto:flood.rollovers@assurant.com)

A completed application or any type of form can also be attached as long as the following information is provided):

- Description of Building
  - Occupancy Type
  - Number of Floors
  - Indication whether building is elevated or non-elevated
    - Non-elevated (slab on grade, split level or with basement)
    - Elevated (with or without an enclosure)
- Date of Construction or Substantial Improvement (can be handwritten by agent)
- If Rated using an Elevation Cert (EC), acceptable elevation data is limited to the following:
  - A copy of the elevation cert
  - Current declaration page showing Base Flood Elevation (BFE) & Lowest Floor Elevation (LFE)
  - Current carrier screen print showing BFE & LFE (agency data screen is not acceptable)
  - An older dec page with the BFE & LFE may be used if both the current & older dec page show:
    - The same date of construction for the risk and,
    - The same elevation "difference" and,
    - The actual building description of the risk (# of floors, basement, elevated building type, enclosure type, etc.) must be exactly the same on both the current and prior declarations page.
- Two clear photos of the structure, taken within the last 90 days of submitting rollover request, will be required for all policies rated with an elevation cert (front & back of building making sure the supporting foundation of the structure is included in the photos...4 photos needed for split level structures, one of each side). Photos are not required if agent currently services flood policy or rollover is part of an entire flood book of business transfer to ABIC.
- If the declaration page describes the building as having a basement, attached garage or as elevated with an enclosure, a completed application Part 2 will be required. (Please note, the original EC may be required as well.)
- Zone and Community Map, Panel and Suffix Information

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- Agent's Seven-digit American Bankers Account Number (can be handwritten by agent)
- Replacement Cost of the building – this is the true replacement cost of the building including the foundation elements (can be handwritten by agent)
- Unit Owners in flood zones AE or A1-A30 located in a high-rise condo building with a basement used solely for parking, storage and access can be rated at the "finished floor" as long as we have a copy of the current RCBAP dec page showing coverage.
- Unit Owners in all high-rise condo buildings that are elevated do not require a copy of the RCBAP dec page.

**Preferred Risk Policies (PRP)**

- Description of Building
  - Occupancy Type
  - Number of Floors
  - Indication whether building is elevated or non-elevated
    - Non-elevated (slab on grade, split level or with basement)
    - Elevated (with or without an enclosure)
- Date of Construction or Substantial Improvement (can be handwritten by agent)
- A current Flood Zone Determination will be run by ABIC no more than 100 days prior to renewal to ensure the property is still located in a B, C or X Zone
- Agent's Seven-digit American Bankers Account Number (can be handwritten by agent)
- Replacement Cost of the building – this is the true replacement cost of the building including the foundation elements (can be handwritten by agent)
- A PRP application or PRP eligibility requirement form (see Rollover Group PRP Eligibility or Individual PRP Eligibility Form in the Appendix) is also required to confirm the property is still eligible for the PRP.
- Mobile Homes – App Part II – Section III is required.

The following policy types cannot be "rolled over" using the above rules.

**Condo Association (RCBAP)**

This type of policy must be treated like new business in that the following is required:

- A completed application (including part 1 and 2)
- If rated with an Elevation Certificate (EC), a copy of the EC is required
- The number # of units (both residential and non-residential)
- A current appraisal or cost estimator showing the buildings current replacement cost that includes the cost of the foundation
- 2 clear photos of the building (front and back with a clear view of the supporting foundation of the building) taken within the last 90 days (regardless of being rated with an EC or not)
- If the Named Insured is listed as anything other than a Condo Assn, a copy of the bylaws is required to confirm the policy can be issued as RCBAP.

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**Submit for Rate**

This type of policy must be treated like new business in that the following is required.

- A completed application (including part 1 and 2)
- Copy of the Elevation Certificate (EC)
- 2 clear photos of the building (front and back with a clear view of the supporting foundation of the building) taken within the last 90 days
- The square footage of any enclosure(s) below the elevated floor and a the use of the enclosure(s)
- A list of machinery and equipment, and the approximate value of each item located in the enclosure(s) or basement.

A completed and signed Variance/Elevated Building Determination (NFIP) Form if the building is elevated. If non-elevated, just the variance statement is needed

**NFIP'S FLOOD TRAINING - ONLINE  
WEBINARS AND WORKSHOPS:**

- **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](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.abicflood.com](http://www.abicflood.com) and select Education and then select your State from the drop down box.

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**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 x8803, or (email: [Flood.Marketing.Support@Assurant.com](mailto:Flood.Marketing.Support@Assurant.com)).



**The Flood Service Center will be  
closed on February 21<sup>st</sup>, 2011 in honor  
of President's Day.**