

## FLOOD PROGRAM

<b>ALL STATES</b>		<b>Description</b>
Policy Term		Annual Only
Base Commission		15% New / 15% Renewal (increased commission with volume commitment)
Policy Fee (Federal)	YES	\$50.00 (Standard Policy) \$25.00 (PRP)
Payment Methods	YES	Agency sweep, Escrow account, Insured's checking account, Any major credit card
Rollover / Transfer from another company	YES	Color Photos required, current declaration page (instead of completing application), copy of elevation certificate, proof of primary residence.
HFIAA Surcharge		Single Family Primary Residence \$25, All others \$250
Elevation Certificates	YES	Required when located in Flood zone. Not required when not in flood zone.
Who qualifies	YES	Homeowners, Rentals, Contents only, Condominiums (Unit or Association), Mobile Homes, and Commercial properties.
Waiting Period	YES	A 30-Day waiting period applies to all policies unless it is lender required for a loan closing.
Renewal Notice	YES	Mailed 60 days in advance
Expiration Notice	YES	Mailed on the expiration date of the policy
Renewal Payment		<ul style="list-style-type: none"> <li>- No Lapse – If received within 30 days of the expiration date.</li> <li>- If payment is not received within 30 days of the expiration date, the policy may be renewed and a 30 day waiting period, commencing from the date premium is received, will apply before coverage is effective.</li> <li>- After 90 days a new policy must be written.</li> </ul>
Credit Card Option	YES	Accept Visa, MC, Discover, American Express for full payments only
<b>DISCOUNTS</b>		
CRS Discount	YES	Community Rating System Discount for eligible communities is automatically applied to the premium.
<b>COVERAGE LIMITS</b>		
1-4 family structure	YES	Up to 250,000
1-4 family contents	YES	Up to 100,000
Other Residential structure	YES	Up to 500,000
Other Residential contents	YES	Up to 100,000
Non-Residential structure	YES	Up to 500,000
Non-Residential contents	YES	Up to 500,000
Renter contents	YES	Residential up to 100,000 Commercial up to 500,000
<b>UNDERWRITING</b>		
Rollover Services	YES	Contact <a href="mailto:flood.rollovers@assurant.com">flood.rollovers@assurant.com</a> and we will do the work (*eligible for incentive commission)
<b>Administered by American Bankers Insurance Company of Florida</b>		
<b>CONTACT US</b>		
Mail		PO Box 4337 Scottsdale AZ 85261-4337
Renewal Remittance (with coupon)		PO Box 29861 Phoenix AZ 85038-9861
<b>EMAIL</b>		
General Underwriting		<a href="mailto:Flood.service.center@assurant.com">Flood.service.center@assurant.com</a>
Submit-for-rate		<a href="mailto:submitforrate@assurant.com">submitforrate@assurant.com</a>
Rollovers		<a href="mailto:Flood.rollovers@assurant.com">Flood.rollovers@assurant.com</a>
Agent/Broker of Record		<a href="mailto:agencybrokerchange@assurant.com">agencybrokerchange@assurant.com</a>
Marketing Support		<a href="mailto:Flood.marketing.support@assurant.com">Flood.marketing.support@assurant.com</a>

**IMPORTANT NOTICE:** This tip sheet is not all inclusive. Please refer to [www.abicflood.com](http://www.abicflood.com) for your underwriting manual for questions on acceptability of risks.