



An American Bankers Flood Service Center Update

So, Before Disaster Strikes, Run for Coverage

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August 2009

Claims Information

American Bankers Insurance Company of Florida

Flood Claim Center
PO Box 6099
Scottsdale, AZ 85261

Email:
claims.department@assurant.com

Phone:
1/800-245-1505

Fax:
1/800-224-4170

Hours of Operation:
Mon-Fri 5:30 am--
5:00 pm PST

Claim Status, please call:
1/800-245-1505

Need help to submit a claim via AccessFlood? Call--

The Flood Service Center
at 1/800-423-4403

SUMMARY OF OCTOBER 1, 2009 CHANGES/CLARIFICATIONS

COLOR PHOTOS NOW REQUIRED:

At least two (2) photographs showing the front and rear of the building. All photos must be in color and measure no less than 3" X 3". Date photos with the date taken, cannot be more than 90 days old. Photos must be taken with views confirming the building description and diagram number provided. To the extent possible, provide a photo of the foundation showing a representative example of the flood openings or vents. Listing photos A, B, C etc. (as needed) is suggested.

RATING:

Building Type: For all Pre-FIRM and Post-FIRM buildings in Flood Zones A, AE, A1-A30, AO, AH, A99, V1-V30*, VE*, D, B, C, and X, Crawlspace and Subgrade Crawlspace has now been added to the building type section for rating.

Building Type:	No Basement/Enclosure	With Basement
	With Enclosure	Elevated on Crawlspace
	Non-Elevated with Subgrade Crawlspace	
	Manufactured Mobile Home (includes Travel Trailers)	

*Only applies to Pre-FIRM and 75-81 V1-V30 and VE Flood Zones

BASIC AND ADDITIONAL LIMITS OF COVERAGE:

Single Family Dwelling and 2-4 Family Dwellings (Basic + Add'l = Total)

Building Coverage: Basic \$60,000 + Additional (up to) \$190,000 = \$250,000

Contents Coverage: Basic \$25,000 + Additional (up to) \$75,000 = \$100,000

Other Residential (Basic + Add'l = Total)

Building Coverage: Basic \$175,000 + Additional (up to) \$75,000 = \$250,000

Contents Coverage: Basic \$25,000 + Additional (up to) \$75,000 = \$100,000

Non Residential (Basic + Add'l = Total)

Building Coverage: Basic \$175,000 + Additional (up to) \$325,000 = \$500,000

Contents Coverage: Basic \$150,000 + Additional (up to) \$350,000 = \$500,000

Residential Condominium Building Association Policy ONLY

Low Rise Building Coverage: Basic \$60,000 x # of units

High Rise Building Coverage: Basic \$175,000

Additional Limits for Building Coverage is up to the Replacement Cost of the Condominium Building, or the Maximum Amount of Insurance Available Under The Program, whichever is less.

Contents Coverage: Basic \$25,000 + Additional (up to) \$75,000 = \$100,000

Contact Information

New Business Applications, Rollovers,
Endorsements, Cancellations,
Other Correspondence and Overnight Mail

Primary Address/Phones

MacNeill Group, Inc.
Flood Department,
PO Box 45-9003
Sunrise, FL 33345
Phone: 1/800-432-3072
Fax: 954-331-4848

Hours of Operation

Mon-Fri 8:00am-4:45pm

Overnight Mail

MacNeill Group, Inc.
Flood Department, Suite 300
1300 Sawgrass Corporate Parkway
Sunrise, FL 33323

Lockbox Address

For Renewal Payments ONLY

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

*Helping agents with Flood
Insurance is what we do!
Call or Email us today.*

Luvy Cagigas, ext. 4881

Flood Department Manager
lcagigas@macneillgroup.com

Albert Garcia, ext. 4885

Underwriter/Team Leader
agarcia@macneillgroup.com

Ines Solera, Underwriter

isolera@macneillgroup.com

Arelly Gonzalez, ext. 4882

Junior Underwriter
agonzalez@macneillgroup.com

Brenda Biondo, ext. 4884

Senior Underwriter,
Excess Flood Program
bbiondo@macneillgroup.com

Deductible Options: The NFIP has eliminated the \$500 deductible for all policies. Therefore the standard deductibles have been changed to:

Pre-FIRM Buildings in Flood Zones A, AE, A1-A30, AO, AH, V, V1-30, and VE is now \$2,000. Policyholders who wish to reduce their deductible from the new standard deductible may opt to purchase a \$1,000 deductible for building and contents coverage for an additional premium.

Post-FIRM Buildings in Flood Zones A, AE, A1-A30, AO, AH, V, V1-30, and VE as Well as Pre- and Post-FIRM buildings located in B, C, X, A99 and D Zones, the standard Deductible is \$1,000.

Pre-FIRM Unnumbered A Zones with Basement, Enclosure or Crawlspace:

Pre-FIRM buildings with basement/enclosure/crawlspace/subgrade crawlspace may use the Unnumbered A Zone Post FIRM rate table if the rates are more favorable to the insured.

Preferred Risk Policy (PRP):

Standard Deductible for PRP's is \$1,000 each for building and contents, applied Separately. Buildings on Leased Federal Property determined by the Administrator are NOT eligible for the PRP.

Unmapped Areas in Communities with Maps:

The flood hazards for some areas within mapped communities remain undetermined and are unmapped. These unmapped areas are to be treated as Zone D. The designation of Zone D can also be used for rating when one community incorporates portions of another community's area where no map has been prepared.

For a complete summary of the October 2009 Program Changes – Clarification and Revisions, log onto <http://bsa.nfipstat.com/wyobull/w-09035.pdf>

PROCESSING APPLICATIONS — AccessFlood

Please remember that you can't use the following codes on AccessFlood unless the policy Effective date is 10/01/09 or later.

- Diagram # 9
- Basement type #3 crawlspace
- Basement type #4 subgrade crawlspace

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For A Fast Excess Flood Quote . . .

Contact MacNeill Group Flood Department 800-432-3072 or 954-331-4800, extension 4884 for **Brenda Biondo** or email Brenda at bbiondo@macneillgroup.com



Attn: Agents--Don't get caught short on Flood Coverage! Limits filled up? Call for a quote for more . . .

MacNeill Flood Department

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: Luvy Cagigas, 800-423-3072, x 4881, email: Lcagigas@macneillgroup.com



EXCESS FLOOD

Standard Flood Policy Limits Not Enough?

**EXCESS
Flood
Limits
Available
Now**



Turn to MacNeill Flood Dept. for your above-the-standard-limits Excess Flood needs. Got a home or commercial risk you'd like an Excess Flood quote for? We make it easy to get.

OUR EXCESS FLOOD PROGRAM at a GLANCE --

Up to \$10-million on Commercial and Residential Risks,
(Residential Condos Up to \$20-million)

Minimum Earned Premium:
Residential--\$300, Commercial--\$500

**Ask About
MacNeill's
Competitive
Commission!**

Got Questions? Call MacNeill's Flood Dept., Ext. 4884 for fast, friendly answers.

MacNeill makes it EASY. Our carriers make it STRONG.

MacNeill Flood Department