

## A Few Reminders

1. We will begin promptly at 10:00 am Central time. See below for your time zone:
  - 8:00 am (Pacific)
  - 9:00 am (Mountain)
  - 10:00 am (Central)
  - 11:00 am (Eastern)
2. To listen to the audio portion of this webinar, Dial **1-866-861-7917** and enter the PIN code: **401440#**. We will open the phone lines 30 minutes prior to start time.
3. As you join the web conference, please **mute** your phones. **Use your phone's mute button or press \*6**. To **un-mute press \*6 again**. Please **do not** place your phone on **hold**. (music while on hold will disrupt the web conference)
4. **Once the session begins**, all lines will be **muted** to reduce background noise.
5. **To qualify for continuing education credit**, you must:
  - Join webinar for the full 2 hours
  - Participate in ALL the polls
  - Be interactive during the session
  - Have webinar maximized as your main window (No multi-tasking)
  - Communicate any technical difficulties you may have had to the panelists



## WebEx Tips

Cisco WebEx Training Center - PRP Dry Run

File Edit Share View Audio Participant Session Breakout Help

Info Agent\_Fact\_Sheet PRP%20Extensi...




Participants

Name	Feedback
Panelists: 1	
Dorothy Martinez (Host)	<span style="color: red;">■</span>
Attendees: 1	
Rich	<span style="color: green;">■</span>

Chat

Send to: **Host**

Select a participant in the Send to menu first, type chat message, and send...

Q&A

Ask: **All Panelists**

Select a participant in the ask menu first and type your question here. There is a 256 character limit.

97%

Session No. 686 344 153

Connected



FEMA



# FEMA NFIP Agent Training Program



## Welcome to the FEMA NFIP Agent Training Program!



Dorothy Martinez



Sonja Wood

We will get started in a few minutes. Meanwhile, let's perform a warm up exercise.

You all have some questions flashed on your screens. Attempt all the questions and click **Submit**.



# Module 1

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## Training Overview

## Training Objectives

After completing this training, participants will be able to:

- Describe the key concepts of flood insurance
- Describe the three standard flood insurance policies and the Preferred Risk Policy (PRP)
- Describe the elements of flood and types of coverage provided by the standard flood insurance policy
- Explain the loss settlement process
- Describe the main considerations for building a flood insurance policy
- Describe Base Flood Elevation (BFE) and requirements for an Elevation Certificate (EC)
- Locate resources that can be used to explain flood insurance, write or renew policies, and provide service to policyholders

**The duration of the training program is 4 hrs. The training is divided into two sessions of 2 hrs each.**

## Training Agenda

### Session 1

- Getting Started
- Module 1: Training Overview
- Module 2: Flood Insurance Essentials
- Module 3: The Standard Flood Insurance Policy
- Module 4: Coverage

### Session 2

- Module 5: Loss Settlement
- Module 6: Building an NFIP Policy
- Module 7: Base Flood Elevation and Elevation Certificates
- Module 8: Resources and Summary



## The Least You Need to Know

1. Every building is in a flood zone.
2. You can purchase flood insurance for any zone, not just for high-risk ones.
3. You need to purchase coverage separately for a building and for its contents.
4. You can file a claim without a federal declaration of disaster.
5. The standard flood insurance policy isn't a guaranteed replacement cost policy
6. The standard flood insurance policy provides limited coverage for basements
7. The standard flood insurance policy excludes "time-element exposures"

## Resources for Insurance Agents and their Clients

### NFIP Flood Insurance Manual

Two easy ways to access NFIP Flood Insurance Manual are:

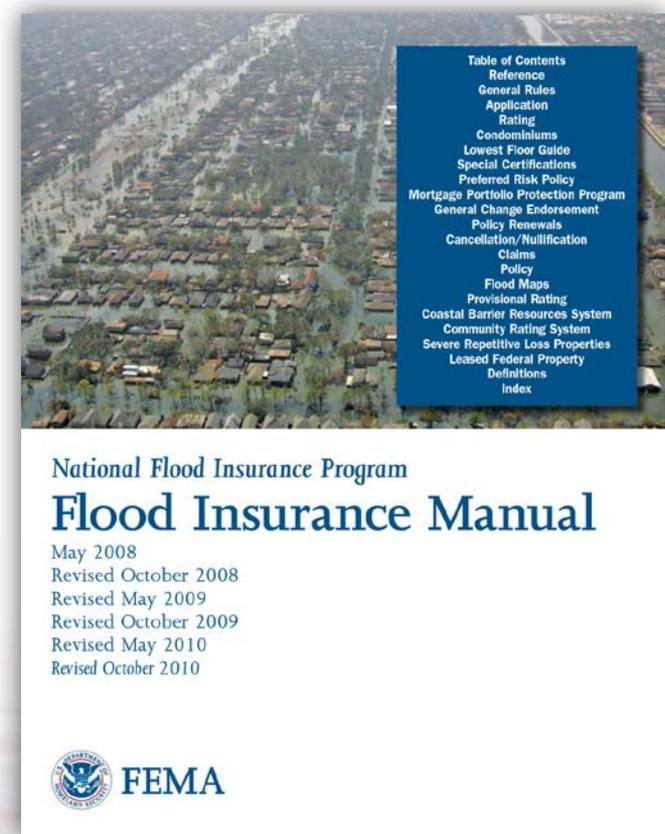
- Online at the Flood Insurance Library:

<http://www.fema.gov/business/nfip/manual.shtm>

- Hard copy from:

FEMA Map Information eXchange (FMIX)

1-877-FEMA MAP



## Poll Question 1

**1. After the flood, we could not open our shop for two weeks. Does my flood insurance policy cover our loss of business income?**

- a. Yes
- b. No



## Module 2

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# Flood Insurance Essentials

## Module Objectives

After completing this module, participants will be able to:

- Describe the basics of NFIP
- Differentiate between flood insurance and disaster assistance
- Distinguish the different flood zones
- Become familiar with the Flood Insurance Rate Maps (FIRM)



## Getting Started with Flood Insurance

1. Can you insure against flood everywhere in the country?
2. Is flood insurance ever mandatory?
3. Doesn't "a hundred-year floodplain" mean "floods once in a hundred years?"
4. How do most policyholders purchase flood insurance?



## Topic 1: The National Flood Insurance Program

### Basics of NFIP

The NFIP:

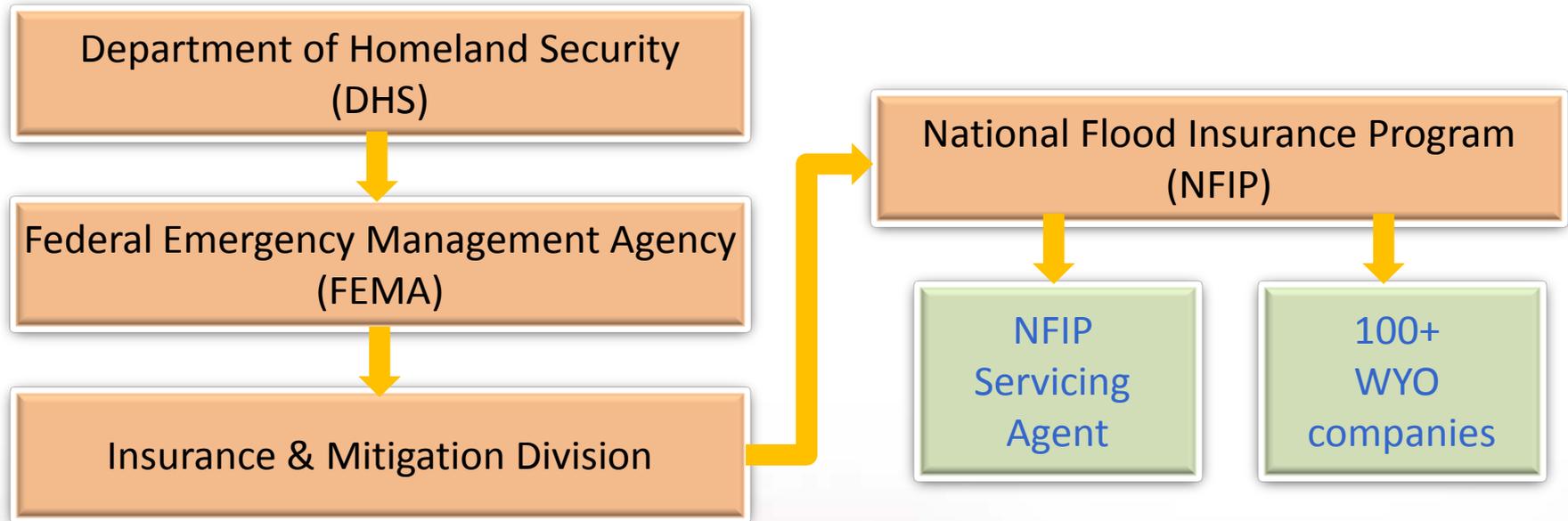
- Offers flood insurance through Write Your Own (WYO) insurance companies as well as NFIP Servicing Agents
- Reduces the consequences of flooding by:
  - Making flood insurance available to property owners
  - Involving community participation



The screenshot shows the FEMA website's National Flood Insurance Program page. The header includes the FEMA logo and navigation tabs: Home, About FEMA, Disaster Information, Plan & Prepare, and Recover & Rebuild. The main content area is titled "The National Flood Insurance Program" and includes a "Flood Insurance" section with links to "Ask the Expert", "Flood Insurance Library", "Flood Insurance Publications", "Flood Insurance Statistics", "Flood Insurance Workshops & Training", and "FloodSmart". There is also a "Featured Topics" section with a link to "NFIP Reauthorization Guidance" and a paragraph of text: "Today, the President signed the National Flood Insurance Program Extension Act of 2010, Congress passed on June 30, 2010. This now extends the NFIP through September 30, retroactive to cover the lapse period from June 1, 2010, to the date of enactment of the".

## Topic 1: The National Flood Insurance Program

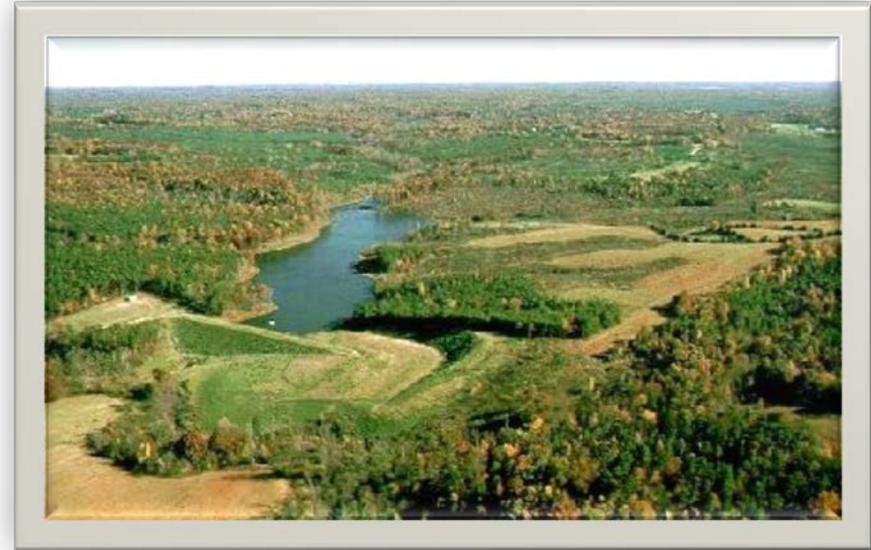
### Availability of Flood Insurance to Property Owners



## Topic 1: The National Flood Insurance Program

### Community Participation

- FEMA agrees to make flood insurance available within a community.
- The community agrees to:
  - Adopt a floodplain management ordinance
  - Enforce regulations in the floodplain management ordinance



## Topic 1: The National Flood Insurance Program

### Community Participation: Ways to Participate

#### Emergency Program

- Entry-level participation
- Flat rates
- Limited coverage
- Older flood map [Flood Hazard Boundary Map (FHBM)]
- Generally, a first step towards the regular program



#### Regular Program

- Full participation
- Actuarial rates
- Additional coverage
- Newer, detailed map [Flood Insurance Rate Map (FIRM)]

# Topic 1: The National Flood Insurance Program

## Community Participation: Does My Community Participate?

Community Status Book ([www.fema.gov/fema/csb.shtm](http://www.fema.gov/fema/csb.shtm))

### Federal Emergency Management Agency Community Status Book Report KANSAS

#### Communities Participating in the National Flood Program

CID	Community Name	County	Init FHBM Identified	Init FIRM Identified	Curr Eff Map Date	Reg-Emer Date	Tribal
200544	ONAGA, CITY OF	POTTAWATOMIE COUNTY	08/13/76		08/13/76	05/13/04(E)	No
200252#	OSAGE CITY, CITY OF	OSAGE COUNTY	02/28/75	12/05/09	02/03/10	06/22/10	No
200601#	OSAGE COUNTY *	OSAGE COUNTY	08/09/77	12/05/09	02/03/10	02/03/10	No
200223#	OSAWATOMIE, CITY OF	MIAMI COUNTY	01/23/74	09/19/84	08/19/08	09/19/84	No
200255	OSBORNE, CITY OF	OSBORNE COUNTY	03/15/74		(NSFHA)	08/03/84	No
200151#	OSKALOOSA, CITY OF	JEFFERSON COUNTY	05/24/74	11/04/09	11/04/09(M)	08/03/84	No
200545#	OSWEGO, CITY OF	LABETTE COUNTY	09/19/75	01/02/09	01/02/09(M)	01/02/09	No
200603#	OTTAWA COUNTY *	OTTAWA COUNTY		11/18/09	11/18/09(M)	12/14/09	No
200104#	OTTAWA, CITY OF	FRANKLIN COUNTY	01/09/74	09/19/84	09/19/84	09/19/84	No
200546#	OVERBROOK, CITY OF	OSAGE COUNTY	08/15/75	12/05/09	02/03/10(M)	01/10/08	No
200174#	OVERLAND PARK, CITY OF	JOHNSON COUNTY	01/03/75	09/30/77	08/03/09	09/30/77	No
200445	PALCO, CITY OF	ROOKS COUNTY	07/02/76		(NSFHA)	08/03/84	No

## Topic 1: The National Flood Insurance Program

### CSB Shows All Participating Communities

Community and county	Initial date for Flood Hazard Boundary Map (older map)	Initial date for Flood Insurance Rate Map (if any)	Date of current flood map *					
<b>Federal Emergency Management Agency Community Status Book Report KANSAS Communities Participating in the National Flood Program</b>								
GID	Community Name	County	Init FHBM Identified	Init FIRM Identified	Curr Eff Map Date	Reg-Emer Date	Tribal	
200544	ONAGA, CITY OF	POTTAWATOMIE COUNTY	08/13/76		08/13/76	05/13/04(E)	No	
200252#	OSAGE CITY, CITY OF	OSAGE COUNTY	02/28/75	12/05/09	02/03/10	06/22/10	No	
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200104#	OTTAWA, CITY OF	FRANKLIN COUNTY	01/09/74	09/19/84	09/19/84	09/19/84	No	
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200445	PALCO, CITY OF	ROOKS COUNTY	07/02/76		(NSFHA)	08/03/84	No	

\* 'NSFHA' in this column means 'no special flood hazard area' (all Zone C)

Regular program                      (E) : Emergency program

## Poll Question 2

**1. Which of the following is NOT a responsibility of NFIP participating communities?**

- a. Adopt Flood Insurance Rate Maps
- b. Adopt and enforce a floodplain management ordinance
- c. Identify and notify property owners of their flood risk



## Topic 2: Flood Zones and Mapping

### Flood Insurance versus Disaster Assistance

#### Flood Insurance

- Flood insurance from the NFIP puts you in control. Flood insurance claims are paid even if a disaster is not declared by the President.
- There is no payback requirement.
- The average premium for federally backed flood insurance through the NFIP is \$550 a year.

#### Disaster Assistance

- Most forms of federal disaster assistance require a Presidential Declaration.
- The most common form of federal disaster assistance is a loan, which must be paid back with interest.
- The duration of a Small Business Administration (SBA) disaster home loan can extend to 30 years.

## Topic 2: Flood Zones and Mapping

### Basics of Flood Zones

- The various characteristics of a SFHA are:
  - “100-year floodplain” with 1 percent annual chance of flood
  - A 26 percent chance over a 30-year mortgage
  - High-risk zones comprising A zones and V zones (Coastal)
- The characteristics of a Non-SFHA are:
  - Moderate to minimal risk
  - B and C zones (older maps)
  - X zones (more recent maps)



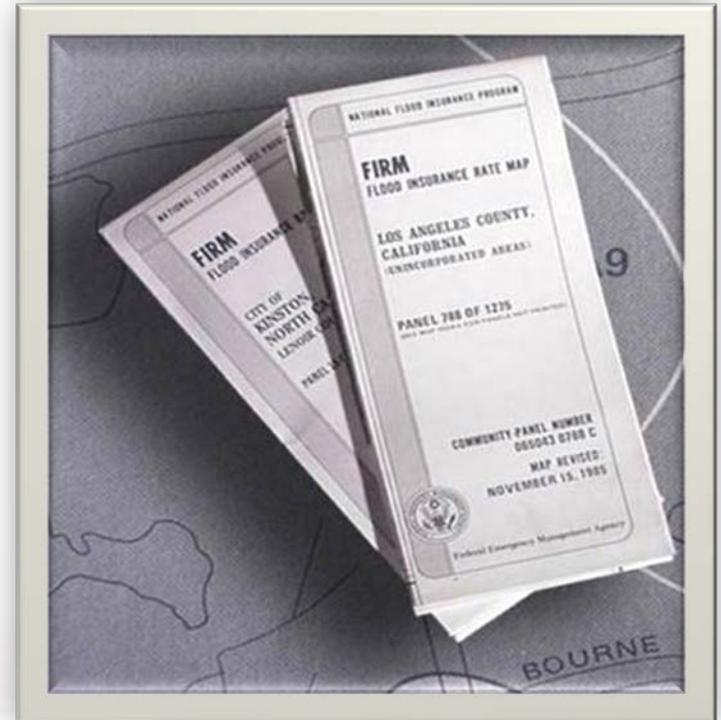
## Topic 2: Flood Zones and Mapping

### Flood Insurance Rate Map

FIRM is an official flood map showing:

- Flood zones
- Base Flood Elevations (BFE)

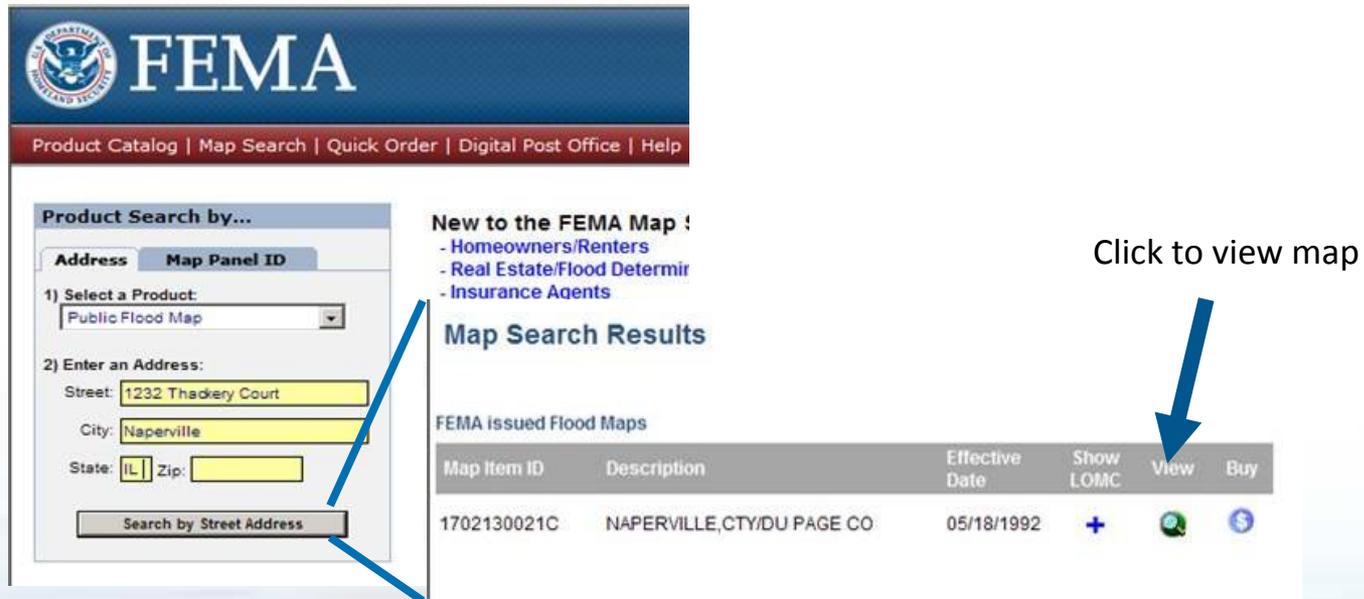
It is available online through FEMA's Map Service Center [www.msc.fema.gov](http://www.msc.fema.gov).



## Topic 2: Flood Zones and Mapping

### Finding a FIRM

You can locate the FIRM for a specific street address at the FEMA Map Service Center on: [www.msc.fema.gov](http://www.msc.fema.gov).



The screenshot shows the FEMA website interface. On the left, the 'Product Search by...' form is filled out with 'Public Flood Map' selected, '1232 Thackery Court' as the street, 'Naperville' as the city, and 'IL' as the state. A blue arrow points to the 'Search by Street Address' button. On the right, the 'Map Search Results' section shows a table of 'FEMA issued Flood Maps'. A blue arrow points to the 'View' link in the first row of the table.

**Product Search by...**

**Address** **Map Panel ID**

1) Select a Product:  
Public Flood Map

2) Enter an Address:  
Street: 1232 Thackery Court  
City: Naperville  
State: IL Zip:

**Search by Street Address**

**New to the FEMA Map !**  
 - Homeowners/Renters  
 - Real Estate/Flood Determination  
 - Insurance Agents

**Map Search Results**

FEMA issued Flood Maps

Map Item ID	Description	Effective Date	Show LOMC	View	Buy
1702130021C	NAPERVILLE,CTY/DU PAGE CO	05/18/1992	+		

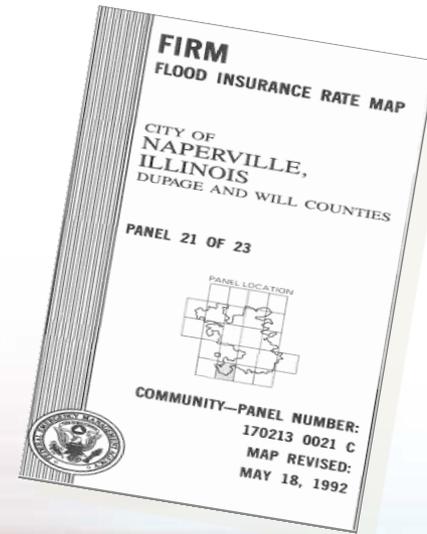
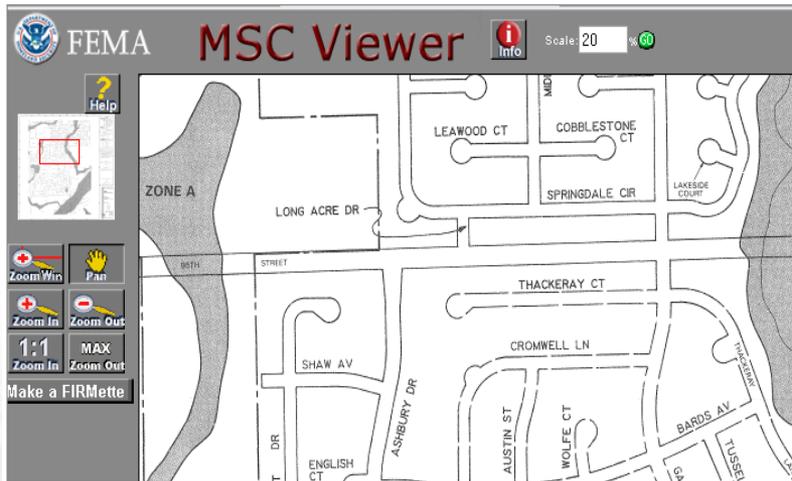
Click to view map

## Topic 2: Flood Zones and Mapping

### Using the Map Viewer

After clicking View, the Map Viewer on the site gets activated, which allows you to:

- Pan, zoom in, zoom out, or make a FIRMette

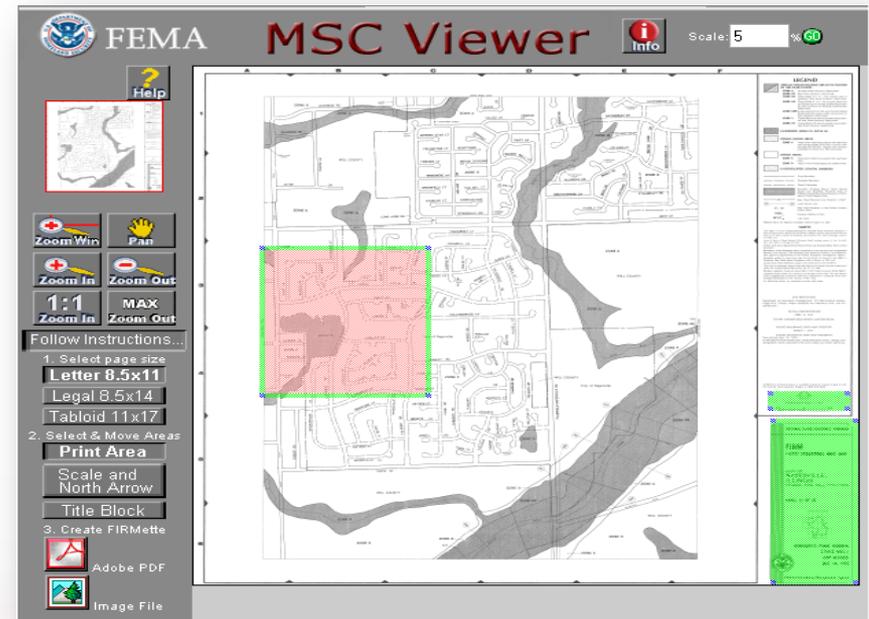


## Topic 2: Flood Zones and Mapping

### FIRMette: A Section of FIRM

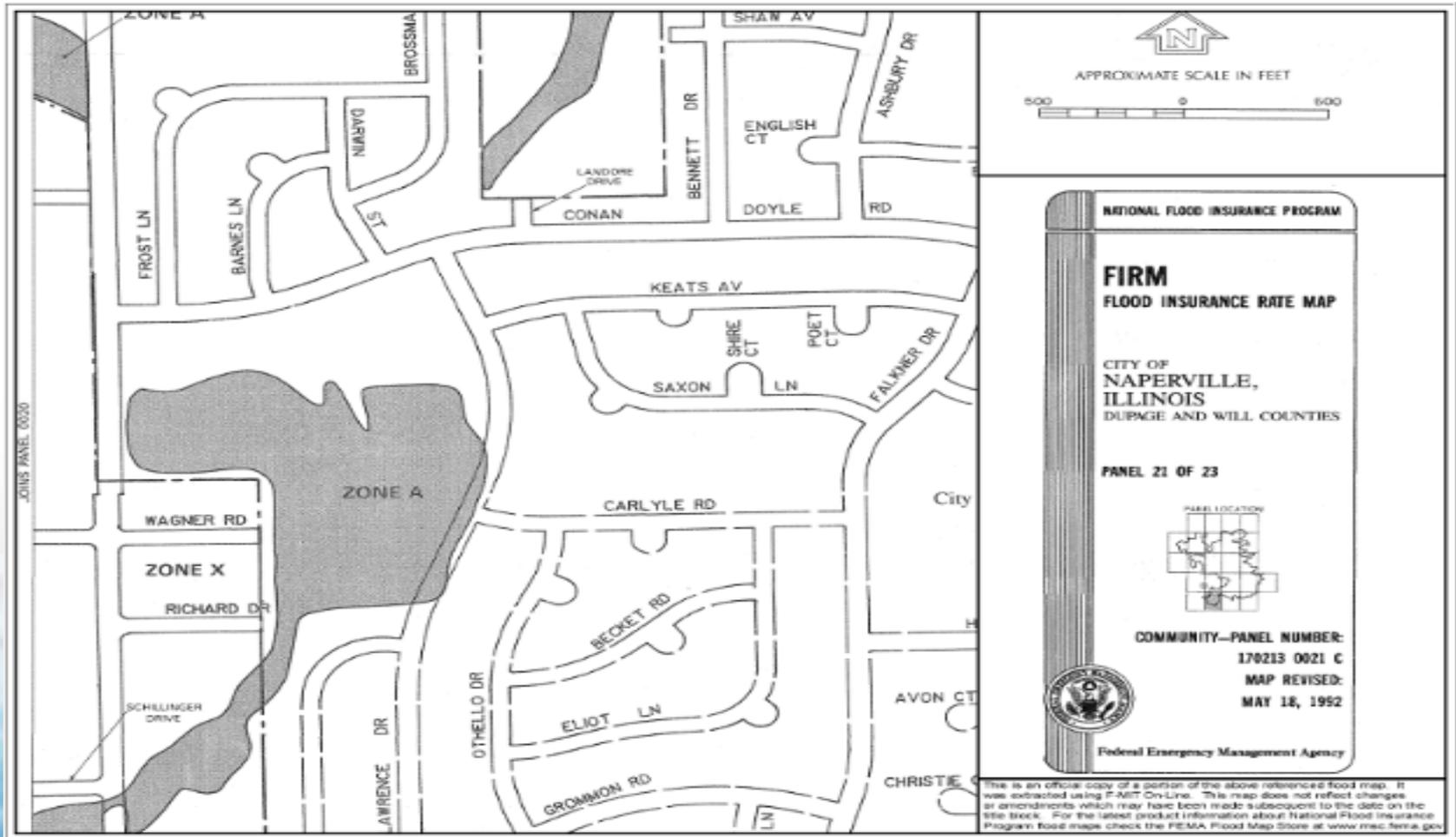
You can perform the following functions after you press the **Make a FIRMETTE** button:

- Use the MSC Viewer
- Move highlight to select a specific area on the FIRM
- Save the FIRMette in the following formats:
  - Print
  - PDF
  - Image file



## Topic 2: Flood Zones and Mapping

### FIRMette: Good Reference for the Insured



## Topic 2: Flood Zones and Mapping

### A More Detailed Flood Map





ZONE A

City of Omaha  
11/25/14

## Topic 2: Flood Zones and Mapping

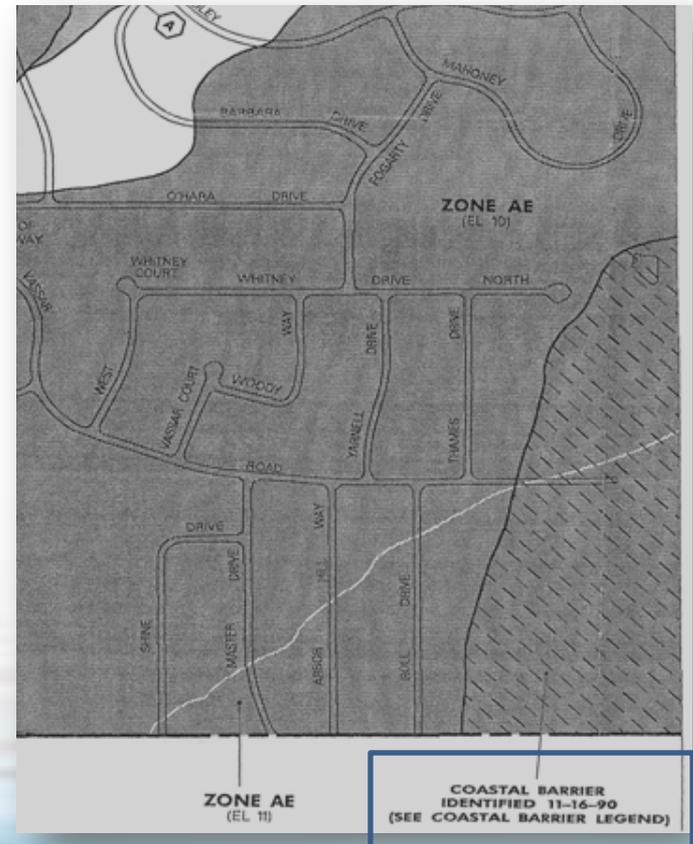
### Coastal Barrier Resource Act and Otherwise Protected Areas

Insurance may not be available in:

- Coastal Barrier Resources Act (CBRA) areas
- Otherwise Protected Areas (OPA)

What CBRA and OPA mean:

- Buildings may be ineligible for coverage (even in participating communities) IF constructed on or after identification date



## Poll Question 4: What do you think?

1. **Can property owners purchase flood insurance everywhere in the United States?**
  - a. Yes
  - b. No



## **Module 3**

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# **The Standard Flood Insurance Policy**

## Module Objectives

After completing this topic, participants will be able to:

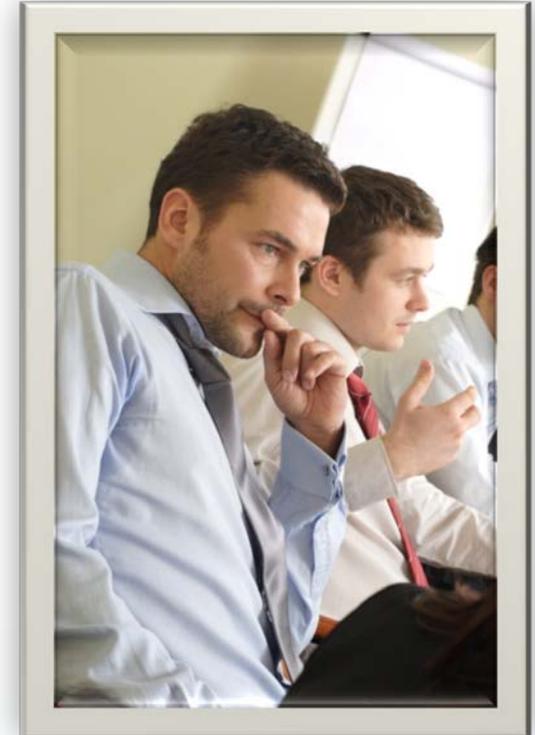
- Describe the three types of standard flood insurance policy forms
- Explain the 30-day waiting period
- Explain the Preferred Risk Policy (PRP)



## Getting Started with Flood Insurance

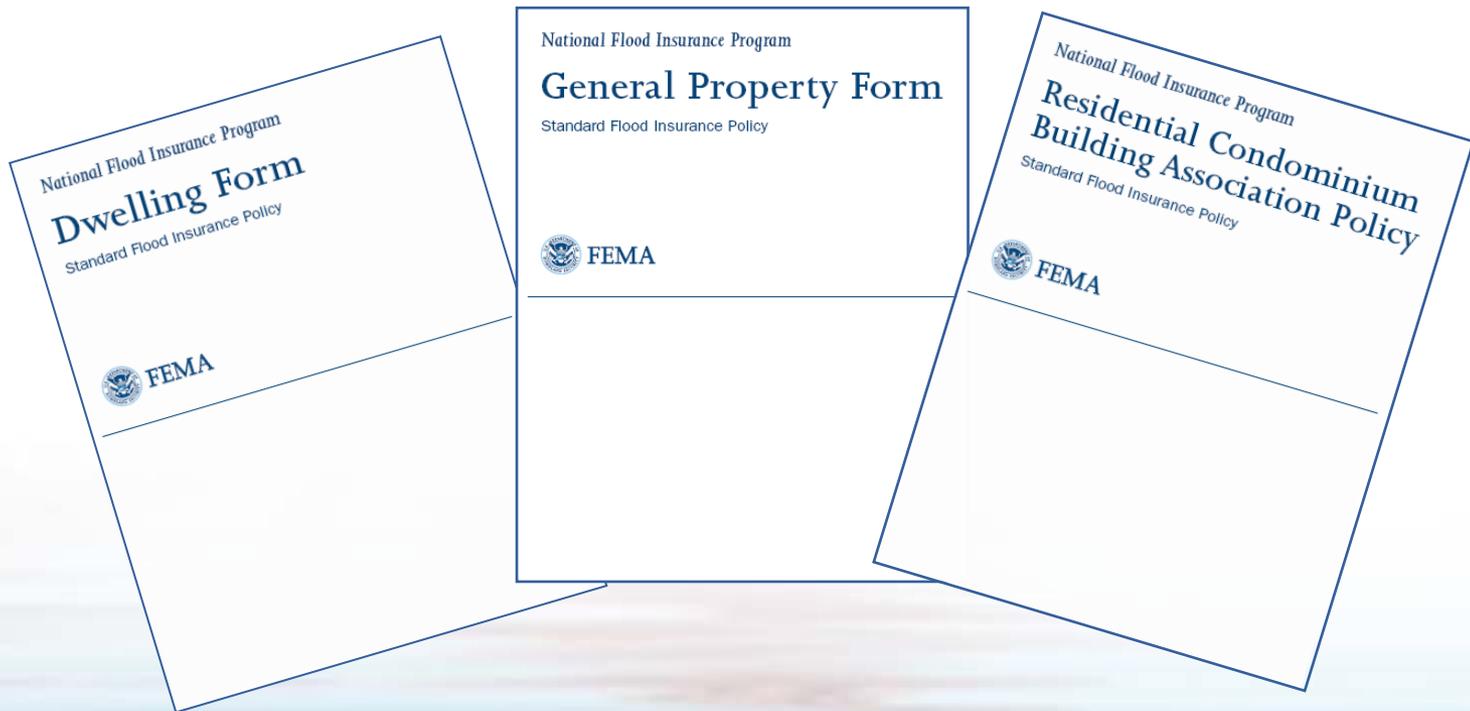
From an agent's perspective:

1. You are insuring an eight-unit apartment building. What policy form corresponds to this risk?
2. Your client is the landlord of a duplex, but doesn't live there—would the General Property form apply to this risk?
3. Your client owns a townhouse, which is under the bylaws of a condominium. Which policy form would most appropriately correspond to his townhome?



## Types of Policies

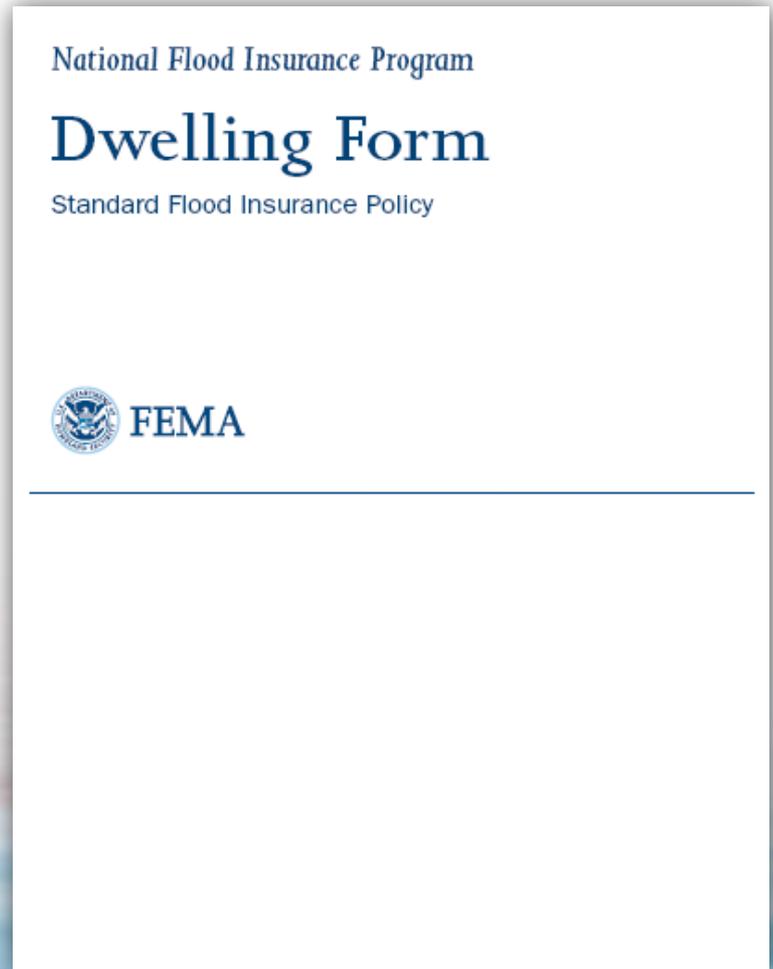
Which to use? What's the purpose of the structure?



## Policies

### Dwelling Form

- Residential building for 1 to 4 families
- Also applies to:
  - Individual condo units
  - Manufactured homes
  - Renters (for contents)



## Policies

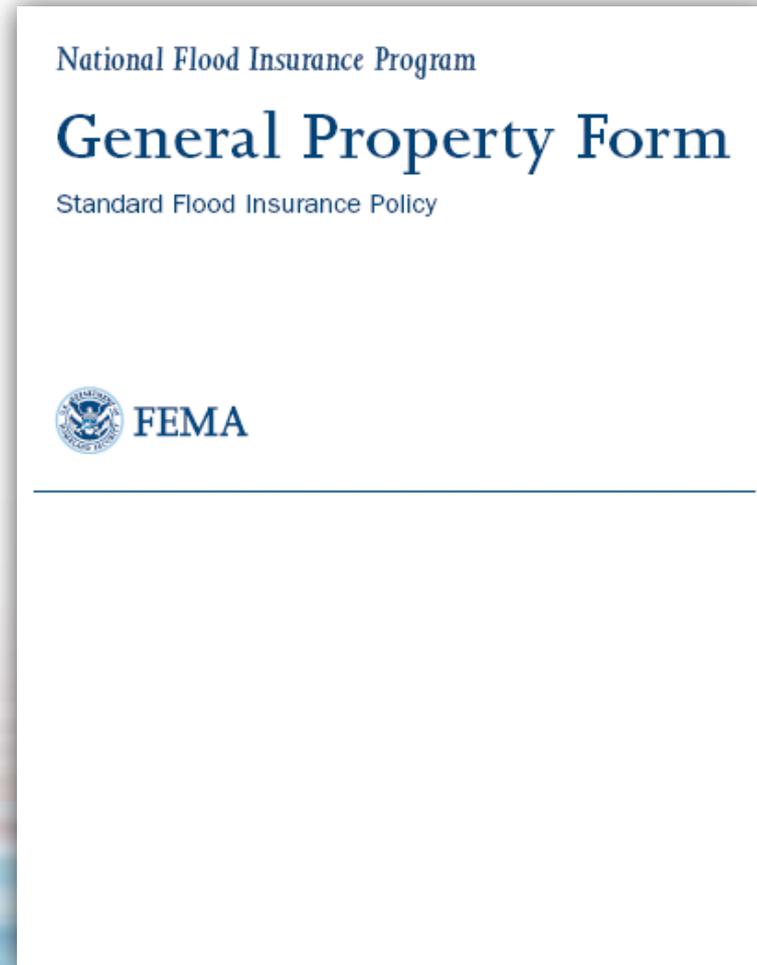
### General Property Form

Residential

(More than 4 families)

Nonresidential buildings

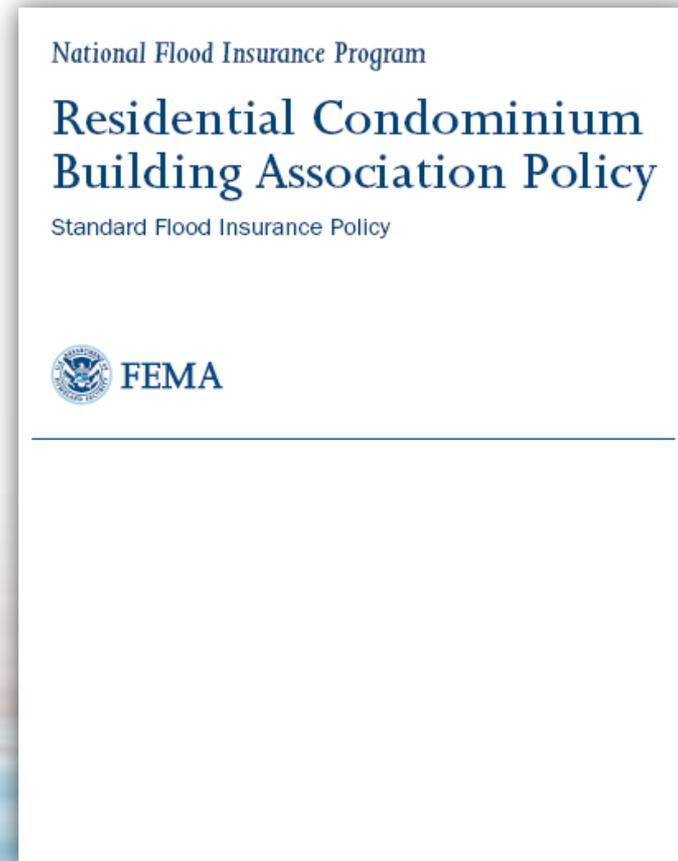
- Commercial
- Schools, churches, etc.



## Policies

### Residential Condominium Building Association Policy

- Buildings owned by condo associations
- (Individual unit owners purchase a dwelling policy)



## Poll Question 5

1. Which of the following is a NOT an example of a building covered under the General Property Form?

- a. Dentist office
- b. Grain silo
- c. Duplex



## Topic 2: Waiting Period

### Topic Objectives

After completing this topic, participants will be able to explain the 30-day waiting period along with its exceptions.



## Topic 2: Waiting Period

### Flood Insurance Waiting Period (30 days)

- There is a 30 day waiting period before any new or modified flood insurance policies go into effect.
- Exceptions are provided for:
  - Insurance required for a loan.
  - Insurance purchased within 13 months of a map revision (1 day wait).
  - Renewals seeking increased coverage.



## Topic 3: Preferred Risk Policy (PRP)

### Preferred Risk Policy (PRP)

Preferred Risk Policy:

- Offers lower cost option for low and moderate risk zones for:
  - Zones B, C, and X only
- Depends on loss eligibility requirements that:
  - Apply to any 10-year period
  - Are regardless of change of ownership
- Depends on upfront documentation requirements
- Is available for:
  - Individual condo owners, but not for the condo association
  - Residential risks
  - Non-residential risks

See the PRP section of the NFIP Flood Insurance Manual for more eligibility details.

## Poll Question 6

1. Which of the following statements is true about PRP availability?

- a. PRP is available for eligible buildings in B, C, or X Zones.
- b. PRP is available for buildings that have had multiple flood losses in the past.



## Poll Question 7: What do you think?

**1. You are insuring an eight-unit apartment building. What policy form corresponds to this risk?**

1. Dwelling Form
2. General Property Form
3. RCBAP Form



# Module 4

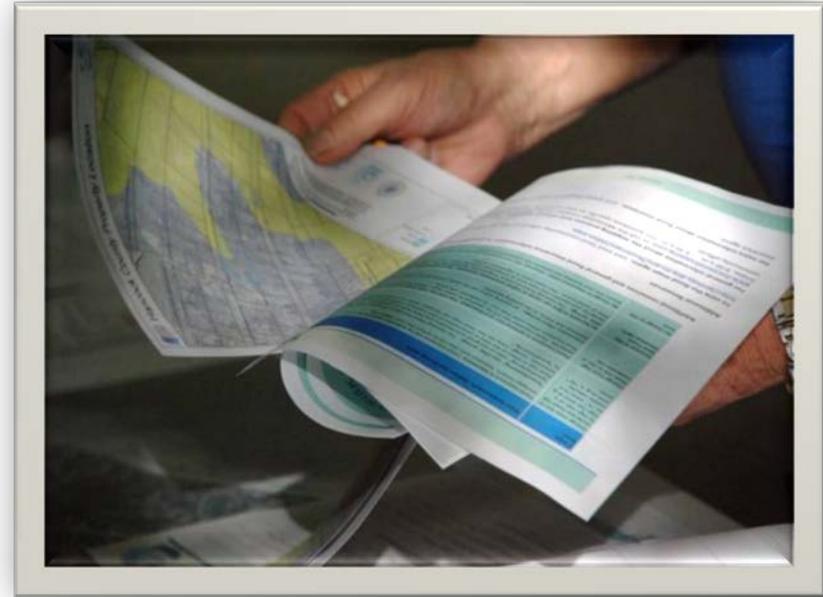
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# Coverage

## Module Objectives

After completing this module, participants will be able to:

- Describe a flood event according to the NFIP definition
- Explain the four types of coverage
- Identify the 'property not covered' and exclusions in NFIP



## Getting Started with Coverage

1. My home sits on 10 acres. Recently, my home was damaged by sudden and heavy rains, which covered 1 acre. Is this a covered loss?
2. If I'm a renter, can I purchase flood insurance?
3. I'm insuring my home. Do I need a separate policy for the detached garage if I've converted it to a bedroom apartment?
4. I'm building a new real estate office. Can I insure it while it's under construction?

## Topic 1: NFIP's Definition of a Flood

### Definition of Flood

NFIP's definition of flood has the following elements:

- A general condition
- A temporary condition
- Partial or complete inundation, such as:
  - Overflow of inland or tidal waters
  - Unusual and rapid accumulation or runoff of surface waters from any source
- Accidental or unplanned condition



“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 your property) from:

- Overflow of inland or tidal waters
- Unusual and rapid accumulation or runoff of surface waters from any source.
- Mudflow”

## Topic 1: NFIP's Definition of a Flood

### Definition of Flood: Mudflow

Flood includes mudflow, which:

- Refers to a river of liquid or flowing mud on normally dry land



## Topic 1: NFIP's Definition of a Flood

### Definition of Flood: Erosion

Flood-related erosion:

- Is the collapse or subsidence of land along the shore of a lake or similar body of water
- Is caused by waves or currents exceeding cyclical levels
- Results in flooding (as defined in previous slide)



“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.”

## Poll Question 8

1. Which of the pictures shown is a correct representation of flood as per the NFIP definition?
  - a. Image A
  - b. Image B
  - c. Both



**Image A**



**Image B**

## Topic 2: Types of Coverage

### Types of Coverage

The four types of coverage available in the NFIP policy are:

- **Coverage A:** Building Property
- **Coverage B:** Personal Property
- **Coverage C:** Other Coverage
- **Coverage D:** Increased Cost of Compliance i.e. repair/rebuild after a flood



## Topic 2: Types of Coverage

### Coverage A: What is a Building?

Buildings should:

- Have at least two rigid exterior walls and a fully secured roof
- Be principally above ground level
- Affixed to a permanent site

Buildings may include:

- Manufactured (mobile) home or travel trailer



Travel trailers that are “road-ready” (having wheels) are not insurable by the NFIP.



## Topic 2: Types of Coverage

### Coverage A: Buildings under Construction

Coverage A for buildings under construction:

- Applies prior to “two rigid exterior walls and a roof”
  - Offers coverage while work is in progress, or up to 90 days after work is halted
  - Building deductible is doubled
  - Offers no coverage if lowest floor is below Base Flood Elevation (BFE)
- Covers materials and supplies
  - Stored in the building
  - Stored on adjacent property



## Topic 2: Types of Coverage

### Coverage A: Additions and Extensions

“Building” includes additions and extensions attached to and in contact with the structure, by means of a(n):

- Rigid exterior wall
- Solid, load-bearing interior wall
- Stairway
- Elevated walkway
- Roof



## Topic 2: Types of Coverage

### Coverage A: Appurtenant Structures (Detached Garages)

- 10% of building coverage can be applied only to detached garages under the Dwelling Form
- Not additional coverage; taken from limit for building
- Dwelling policy only
  - Not General Property policy
  - Not RCBAP policy (condo associations)
- If a detached garage is used for residential, business, or farming purposes, it must be insured separately



## Topic 2: Types of Coverage

### Coverage A: Other Forms of Building

- Awnings, canopies
- Blinds
- Built-in dishwashers
- Carpet permanently installed over unfinished flooring
- Central A/C
- Elevator equipment
- Fire sprinkler systems
- Furnaces, radiators
- Garbage disposals
- Light fixtures

- Outdoor antennas & aerials fastened to buildings
- Permanently installed cupboards, bookcases, cabinets, paneling and wallpaper
- Plumbing fixtures
- Pumps, machinery
- Ranges, cooking stoves/ovens
- Refrigerators, walk-in freezers
- Wall mirrors (perm. inst.)
- Water heaters (incl. solar)

Examples of “building property,” not personal property.  
*See policy for details.*

## Topic 2: Types of Coverage

### Coverage B: Personal Property in Which Building?

Under Coverage B, you need different forms for different types of personal property:

- Dwelling forms are for:
  - Contents that you own in any building at the described location
- General Property (GP)/RCBAP forms are for:
  - Contents inside a fully enclosed insured building

Remember, they are separate coverages :

- Coverage A insures the building property.
- Coverage B insures personal property.
- Need both? Purchase both.



## Topic 2: Types of Coverage

### Coverage B: Examples of Personal Property

- Air conditioners (portable or window)
- Carpets over finished flooring
- Also, if not installed permanently over unfinished flooring
- Clothes' washers and dryers
- Cook-out grills
- Freezers (not walk-in);  
food in any freezer
- Portable microwave ovens, dishwashers

These are examples.  
Please see the policy for complete  
details.

## Topic 2: Types of Coverage

### Coverage B: Even if You're on the Fourth Floor

Remember, you can experience flood damage even if you are on the fourth floor!

- RCBAP covers property owned by the condo association, which includes:
  - Common areas, association offices
- Dwelling policy covers the individual unit you own



No, I found the remote—but where's the TV?

## Topic 2: Types of Coverage

### General Property Form: Household or Non-Household?

<b>If Household Personal Property:</b>	<b>If Other than Household:</b>
Typical household personal property	Furniture and fixtures
Property belonging to you or to a family member	Machinery and equipment
At your option, property belonging to a guest or servant	Stock (raw material, supplies, finished goods, etc.)
Also: property you may be liable for	Other property you own and use in your business

Under the General Property Form, Coverage B covers either household personal property or non-household personal property—but not both.

## Topic 2: Types of Coverage

### Basement Coverage: What's a Basement?

According to the NFIP policy, a basement:

- Refers to any area with its floor below ground level on all sides
- Includes sunken rooms or rooms with sunken area



"Any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level (subgrade) on all sides."

## Topic 2: Types of Coverage

### Coverage A (Building Property) in Basements and Enclosures\*

- Central air conditioners
- Unfinished drywall (walls, ceilings)
- Electrical outlets, switches; circuit breaker boxes
- Elevators and related equipment
- Footings, foundations, posts, etc., required to support building
- Fuel tanks and fuel in them
- Furnaces, water heaters, heat pumps

- Non-flammable insulation
- Sump pumps
- Stairways and staircases (attached to building)
- Water filters and faucets (installed as integral part of plumbing system)
- Well water tanks and pumps
- Required utility connections for items on this list
- Clean-up

\*Applies to basements in ANY zone and Post-FIRM enclosures in SFHAs

Examples of covered building property in basements and enclosures...Please see the policy for complete details.

## Topic 2: Types of Coverage

### Coverage B (Personal Property) in Basements

Personal property items in basements that can be covered under Coverage B are:

- Portable or window air conditioning units
- Clothes' washers and dryers
- Food freezers (other than walk-in) and food in freezer

Equipment must be in a functioning location and connected to a power source.



## Poll Question 9

1. Which of the following items in a basement can be insured under Coverage A or B? (Select one.)
  - a. Furniture
  - b. Precious metals, and valuable papers
  - c. Hot water heaters and furnaces



## Topic 2: Types of Coverage

### Coverage C: Other Coverages

- Removal of debris, which includes:
  - Non-owned debris in insured property
  - Owned debris from anywhere
  - Value of your labor for removal (at minimum wage)
- Loss avoidance measures for:
  - Sandbags, supplies, labor (up to \$1,000)
  - Moving property to safety (up to \$1,000)
- Condominium loss assessment (Dwelling Form):
  - Assessed to your unit by condo association
  - Up to the liability limit of Coverage A
- Pollution Damage (General Property Form)
  - \$10,000 maximum limit
  - Does not include testing or monitoring unless required by law or ordinance



## Topic 2: Types of Coverage

### Coverage C: Doesn't Increase A and B

#### For Example:

- Building only policy; insured for \$125,000
- Claimed under Coverage C: \$23,000
- Remaining under Coverage A: \$102,000

**Note:** This example applies to “Debris Removal” or “Condominium Loss Assessments”.

## Topic 2: Types of Coverage

### Coverage D: Increased Cost of Compliance

- Post-flood cost to comply with floodplain management ordinances related to:
  - Elevation, relocation, demolition
  - Floodproofing (non-residences)
- Requires substantial damage or repetitive loss of:
  - At least 50% of market value, or
  - Loss in 2 floods in last 10 years
- Up to \$30,000; no separate deductible



See details about eligibility in Part III, Section D of the policy form

## Topic 2: Types of Coverage

### NFIP Coverage Limits

	Emergency Program	Regular Program
<b>Single Family</b>		
Building	\$35,000	\$250,000
Contents	\$10,000	\$100,000
<b>Other Residential</b>		
Building	\$100,000	\$250,000
<b>Non-Residential</b>		
Building	\$100,000	\$500,000
Contents	\$100,000	\$500,000

## Poll Question 10



1. **Which of the following items can be covered by the NFIP policy forms when there is a flood?**
  - a. The desk and computer in my basement office
  - b. The recreational vehicle we keep in the garage
  - c. The stamp collection Grandpa left me
  - d. The propane barbecue in my backyard
  - e. The hot tub out on my deck

## Topic 3: Property Not Covered and Exclusions

### Examples of Property Not Covered by NFIP Policies

- Personal property outside the fully enclosed building
- Property in, on, or over water
- Walks, decks & driveways
- Land, trees, shrubs
- Fences, seawalls, piers, docks
- Self-propelled vehicles, recreational vehicles
- Livestock
- Crops
- Accounts, bills, coins, currency, other valuable papers
- Underground structures, equipment (e.g., septic systems)
- Storage for gases, liquids
- Pools and equipment; hot tubs (except as bathroom fixtures)



## Topic 3: Property Not Covered and Exclusions

### Exclusions

The Standard Flood Insurance Policy does not provide coverage for:

- Loss of revenue or profits
- Loss of access or use
- Loss from interruption of business
- Additional living expenses



## Topic 3: Property Not Covered and Exclusions

### Examples of Exclusions

#### Policy does not cover:

- Sewer backup/seepage
- Overflow from sump pump
- Seepage or leaks
- Pressure or weight of water

#### Other excluded losses:

- Movement of earth (landslide, earthquake)
- Gradual erosion
- Mold or mildew

#### Exception to the above:

A flood in the area is the proximate cause of damage.

## Poll Question 11: What do you think?

1. I'm insuring my home. Do I need a separate policy for the detached garage if I've converted it to a bedroom apartment?
  - a. Yes
  - b. No



## Agent Training

[www.nfipiservice.com/training](http://www.nfipiservice.com/training)

<http://www.fema.gov/business/nfip/wshops.shtm>

<http://fema.webex.com>



The screenshot shows the NFIP Training website interface. At the top, it displays the URL 'www.NFIPBureau.FEMA.gov' and the 'NFIP training' logo. A navigation bar includes links for 'Training Home', 'Workshop Schedule', 'Adjuster Certification', 'Agent CE', 'Registration FAQs', 'System Help', 'Home', and 'Help'. The main content area is titled 'NFIP Training' and features a photograph of a person presenting to an audience in a classroom setting. To the left, there is a 'My Profile' section with links for 'Login', 'Request an Account', 'Edit My Profile', and 'Forgot My Password'. Below that is a 'Related Links' section with links for 'NFIP Services Home', 'Online Started', and 'Acronym Glossary'. The main text area contains a welcome message, information about the online learning management system, and a section for the '2009 Workshop Schedule' with links for 'Agents', 'Lenders', and 'Adjusters'. On the right side, there is a 'Course Registration' section with instructions for registered users and a 'Login' button. At the bottom right, there is a 'Contact Us' section with an email field.

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## Evaluations - Online

*All attendees will be receiving an email with a link to a survey and feedback form.*

*Please take time to complete and help us improve our training effort!*

**THANK YOU!**





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