

NFIP Basic Agent Seminar



Rich Slevin, Regional Marketing Manager

NFIP Bureau and Statistical Agent

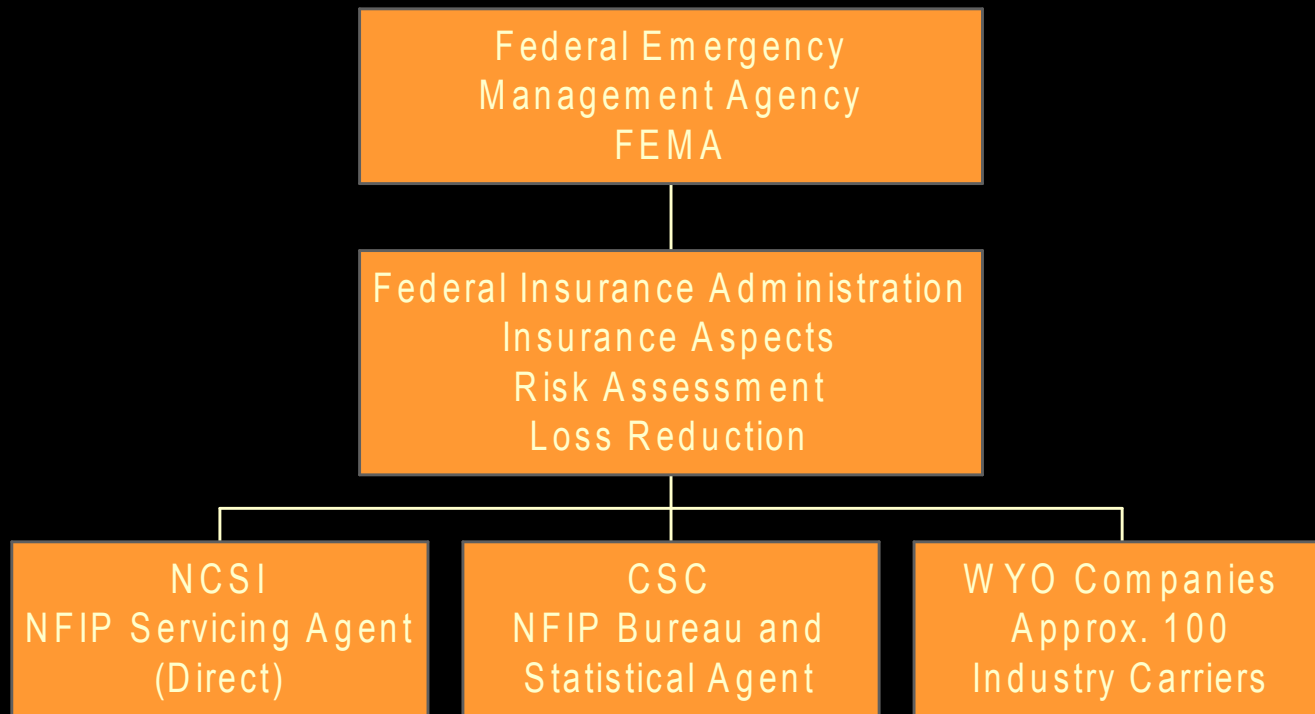
1111 E. Warrenville Rd., Suite 209

Naperville, Illinois 60563

(630) 577-1407

Key Players

How the NFIP Works



Exploding the Myths



- You can't buy flood insurance if you are located in a high risk flood zone.

Who can buy flood insurance?

- Community Participation
- All Zones



Community Participation

- How does a community participate?
 - Application to FEMA
 - Meet minimum floodplain management requirements
- 19,000+ communities participating
- What does non-participation mean?
 - No flood insurance available
 - No disaster assistance
 - No federal mortgages in SFHA

Community Status Lists

- Community Number
- Date of Entry into NFIP
- Regular vs Emergency Program Designation
- Date of Current Map
 - NSFHA = No Special Flood Hazard Areas
- How to Obtain:
 - <http://www.fema.gov/nfip>
 - Contact Map Service Center @ 800-358-9616

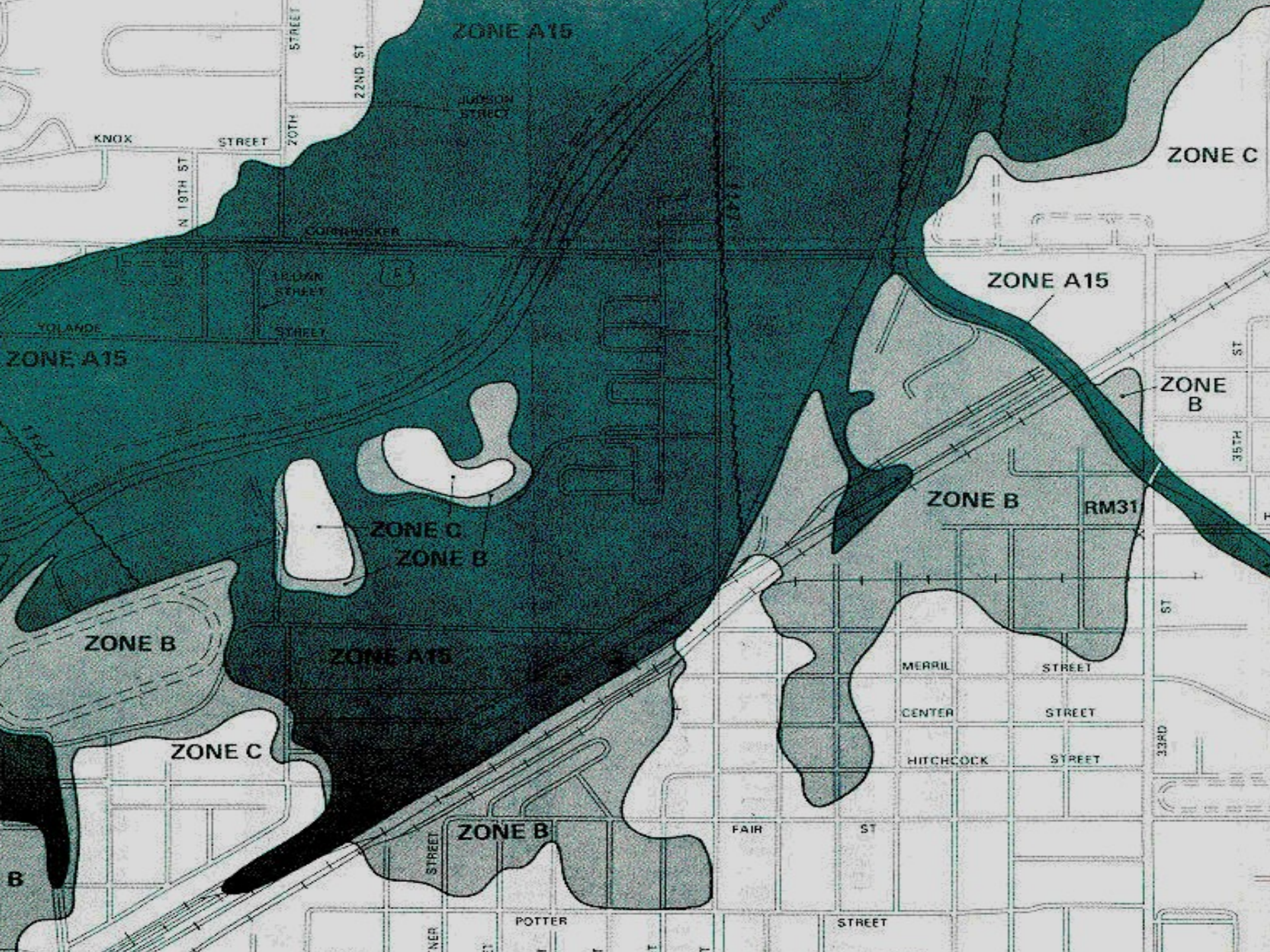
Federal Emergency Management Agency Federal Insurance Administration

Communities Participating in the National Flood Program

CID	Community Name	County	Date Of Entry [Emer or Reg]	Current Effective Map
	**OHIO			
390675#	ABERDEEN, VILLAGE OF	BROWN COUNTY	08/15/83(R)	08/15/83
390001#	ADAMS COUNTY *	ADAMS COUNTY	03/14/78	03/03/78
390205#	ADDYSTON, VILLAGE OF	HAMILTON COUNTY	08/15/83(R)	08/15/83
390295#	ADENA, VILLAGE OF	HARRISON COUNTY	12/01/83(R)	12/01/83
		JEFFERSON COUNTY		
390523#	AKRON, CITY OF	SUMMIT COUNTY	02/18/81(R)	02/18/81
390329#	ALEXANDRIA, VILLAGE OF	LICKING COUNTY	05/17/82(R)	05/17/82
390758#	ALLEN COUNTY *	ALLEN COUNTY	11/15/89(R)	11/15/89
390508#	ALLIANCE, CITY OF	MAHONING COUNTY	07/05/82(R)	07/05/82
		STARK COUNTY		
390206#	AMBERLEY, VILLAGE OF	HAMILTON COUNTY	09/30/80(R)	09/30/80
390015#	AMESVILLE, VILLAGE OF	ATHENS COUNTY	09/29/89(R)	09/29/89
390347#	AMHERST, CITY OF	LORAIN COUNTY	08/01/80(R)	08/01/80
390296#	AMSTERDAM, VILLAGE OF	JEFFERSON COUNTY	12/01/83(R)	12/01/83
390138A	ANSONIA, VILLAGE OF	DARKE COUNTY	07/01/87(R)	07/01/87(L)
390435B	ANTWERP, VILLAGE OF	PAULDING COUNTY	08/19/85(R)	08/19/85(M)
390642#	APPLE CREEK, VILLAGE OF	WAYNE COUNTY	05/17/89(R)	05/03/93
390739A	AQUILLA, VILLAGE OF	GEAUGA COUNTY	12/07/84(R)	12/07/84(M)
390241A	ARCADIA, VILLAGE OF	HANCOCK COUNTY	03/01/87(R)	03/01/87(L)
390684#	ARCANUM, VILLAGE OF	DARKE COUNTY	12/03/93(R)	12/03/93
390603A	ARCHBOLD, VILLAGE OF	FULTON COUNTY	01/04/85(R)	01/04/85(M)
390207#	ARLINGTON HEIGHTS, VILLAGE OF	HAMILTON COUNTY	02/23/90(R)	12/18/86
390242	ARLINGTON, VILLAGE OF	HANCOCK COUNTY	02/02/84(R)	(NSFHA)
390759#	ASHLAND COUNTY	ASHLAND COUNTY	01/01/88(R)	01/01/88(L)
390007#	ASHLAND, CITY OF	ASHLAND COUNTY	01/02/80(R)	09/01/83
390147	ASHLEY, VILLAGE OF	DELAWARE COUNTY	01/03/85(R)	(NSFHA)
390010#	ASHTABULA COUNTY *	ASHTABULA COUNTY	01/02/81(R)	01/02/81
390011#	ASHTABULA, CITY OF	ASHTABULA COUNTY	02/01/80(R)	02/01/80
390446	ASHVILLE, VILLAGE OF	PICKAWAY COUNTY	06/18/85(R)	(NSFHA)
390698#	ATHALIA, VILLAGE OF	LAWRENCE COUNTY	09/01/83(R)	09/01/83
390760#	ATHENS COUNTY*	ATHENS COUNTY	10/31/91(R)	05/02/91
390015#	ATHENS, CITY OF	ATHENS COUNTY	03/02/80(R)	03/02/80

Flood Zones

- Special Flood Hazard Areas (SFHAs)
 - A, A1-A30, AE, AO, AH, AR, A99 & V Zones
 - Darkly shaded area on a Flood Insurance Rate Map (FIRM)
 - 1% or greater chance of being flooded in any given year (100-year floodplain)
 - 26% or greater chance of flooding during 30-year mortgage period.



Flood Zones (cont'd)

- Non-SFHAs
 - B, C, and X
 - Voluntary market
 - 1/4 of all claims paid in these zones
 - Represent approx. 25% of book

Flood Zones

- Special Flood Hazard Areas (SFHAs)
 - A, A1-A30, AE, AO, AH, AR, A99 & V Zones
 - Darkly shaded area on a Flood Insurance Rate Map (FIRM)
 - 1% or greater chance of being flooded in any given year (100-year floodplain)
 - 26% or greater chance of flooding during 30-year mortgage period.

Likelihood of Flood

Percent

1

Exploding the Myths



- You can't buy flood insurance if you are located in a high risk flood zone.
- You can't buy flood insurance immediately before or during a flood.

Exploding the Myths



- You can't buy flood insurance if you are located in a high risk flood zone.
- You can't buy flood insurance immediately before or during a flood.
- Homeowners insurance policies cover flood damage.

Exploding the Myths

- You can't buy flood insurance if you are located in a high risk flood zone.
- You can't buy flood insurance immediately before or during a flood.
- Homeowners insurance policies cover flood damage.
- Flood insurance is only available to homeowners.

Exploding the Myths

- You can't buy flood insurance if your property has been flooded.
- Only residents of high risk flood zones need to insure their property.
- The NFIP does not offer any type of basement coverage.
- Federal disaster assistance will pay for flood damage.
- Wind-driven rain is considered flooding.

Definition of Flood

A general and temporary condition of partial or complete inundation of normally dry land areas from the overflow of inland or tidal waters or from the unusual and rapid accumulation or runoff of surface flood waters from any source.

KEY CRITERIA

- Condition must be general
- Condition must be temporary
- Inundation must be present
- Occurrence must be fortuitous

Definition of Flood (cont'd)

- **Mudslides/Mudflows**
 - Proximately caused by flooding
 - River of liquid/flowing mud
- **Flood-related erosion**
 - Collapse/subsidence
 - Waves or currents exceeding cyclical levels
 - Results in flooding as defined in policy.
- **Coverage Modification**
 - Sewer backup
 - Wall seepage
 - Land subsidence
 - General/temporary flooding in area
 - Flooding is proximate cause
 - Occurs within 72 hours
 - Coverage limit = at least 80% of RC or max. coverage limit available