



National Flood Insurance Program

Post-Disaster Agent Briefing Or What Do I do Now?



FEMA

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National Flood Insurance Program

Flood Hazard is a Serious Risk

- Flooding is the #1 natural disaster worldwide for loss of life and property
- In A zone, you are **25 times** more likely to experience a flood than a fire over a 30 year Mortgage!

25 year flood:	4 chances in 100
Car accident:	3 chances in 100
Victim of robbery:	1 in 1000
Victim of auto theft:	1 in 300
Struck by lightning:	1 in 79,746
Airplane accident:	1 in 5,051
Residential fire:	4 in 10,0000
50 year flood:	2 in 100
100 year flood:	1 in 100

Introduction





Agenda

- A Brief History of the NFIP
- Floodsmart and Other Sites to go for information
- How look up flood risk on flood maps
- Rating Elements
- Coverage Reminders
- Post-Disaster Insurance Requirements
- Repetitive Loss Structures
- Increase Cost of Compliance
- Questions and Answers





National Flood Insurance Program

Refresher

Voluntary Program

Allows building owner's to
buy insurance based on
Zones and be eligible for
federal assistance



Federal Program

- Overseen by FEMA and Partners
- Managed by Communities
- Enforced by lenders

Engineers determine risk

- Used to determine requirements
- Allows discount for less risk



FEMA

Why should you sell flood insurance?

- Mandatory Purchase Requirement
- Policy retention
- Protect your E & O
- Protect your client



National Flood Insurance Program

<https://www.fema.gov/national-flood-insurance-program>

The National Flood Insurance Program

Search

Languages

Flood Insurance

- Got a problem?
- How do I Buy Flood Insurance?
- Flood Insurance Forms
 - > National Flood Insurance Program Policy Index
 - > Cost of Flood: FEMA Letters to Policyholders
- Steps For the Assignment of Coverage D - Increased Cost of Compliance Coverage
 - > Information for Policyholders
- Wildfires: You Need Flood Insurance
 - > Policyholders: Help With or Without a Disaster Declaration
 - > Information for Lenders
- Information for State & Local Officials
- Information for Surveyors
- Information for Claims Professionals
- Information for Insurance Professionals
- > Flood Insurance Manual
- > Flood Insurance Library
- > Flood Insurance Reform
- > Workshops and Training
- > Publications
- National Flood Insurance Program Community Rating System
 - > Statistics
- Technical Support Hotline
- National Flood Insurance Program: Links to Related Sites
- The 1993 Great Midwest Flood: Voices 10 Years Later
- National Flood Conference
 - > The Write Your Own (WYO) Program
- Flood Zone Determination Companies
- Flood Insurance Advocate
- Definitions
- NFIP Transformation and Risk Rating 2.0
- National Flood Insurance Program: Reauthorization Guidance

The National Flood Insurance Program aims to reduce the impact of flooding on private and public structures. It does so by providing affordable insurance to property owners, renters and businesses and by encouraging communities to adopt and enforce floodplain management regulations. These efforts help mitigate the effects of flooding on new and improved structures. Overall, the program reduces the socio-economic impact of disasters by promoting the purchase and retention of general risk insurance, but also of flood insurance, specifically.

For more information, visit www.FloodSmart.gov. Watch this short informative video, [Why do I Need to Rethink Insurance?](#)


For information on how to obtain a contents-only policy in Puerto Rico, please visit www.floodsmart.gov/PuertoRico.

This year (2018) the NFIP celebrates [50 years](#) of protecting people in the United States against the perils of flood damage.

Sign Up for [GovDelivery](#) updates for the latest information

> Expand All Sections

- > My Home Or Business Just Flooded--What Should I Do?
- > What Should I Know And Do Before, During And After A Flood?
- > I Don't Have Flood Insurance--Why Do I Need It?
- > I Have Flood Insurance--Do I Really Need To Keep It?
- > Who Can Buy Flood Insurance?
- > How Can I Buy Flood Insurance?
- > How Do I Renew, Change Or Pay For My Flood Insurance Policy?
- > My Question Is About Flood Maps--What Should I Do?
- > What Can I Do To Prepare For Or Even Reduce Flood Damage? And Can Doing These Things Lessen How Much I Pay For Flood Insurance?
- > Still Need Help?



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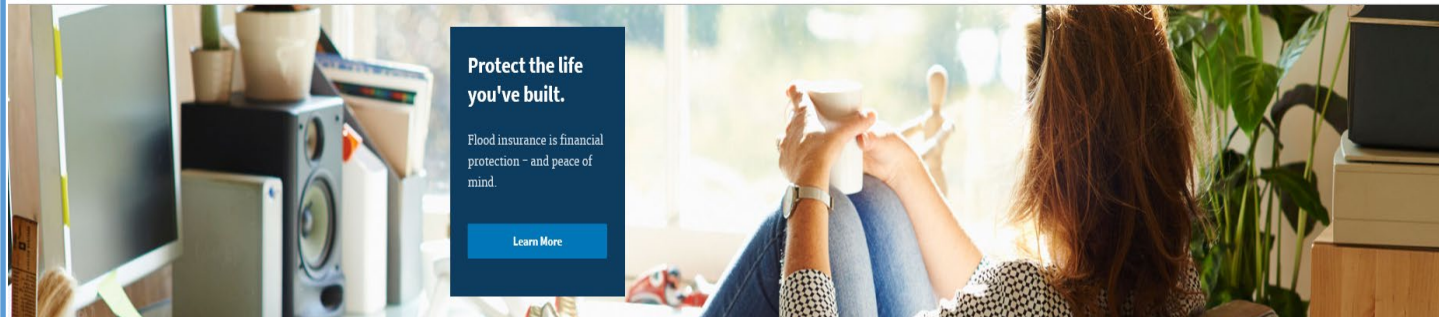
<https://www.fema.gov/national-flood-insurance-program>

National Flood Insurance Program



Q Search | For Agents

[Why Buy or Renew](#) [How to Buy or Renew](#) [Understanding Costs](#) [Before and After a Flood](#)



[How to buy or renew flood insurance](#)

Looking to protect your home or business? You can buy flood insurance through your insurance agent.



[Why you need flood insurance](#)

Floods are the nation's most common natural disaster. Flood damage is rarely covered under your homeowners or renters policy.



[Understand your risk](#)



[How to reduce your cost](#)



<https://www.floodsmart.gov/>

National Flood Insurance Program



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NATIONAL FLOOD
INSURANCE PROGRAM

Search | Mailing Lists

Bulletins

Claims

Underwriting

Manuals

NFIP Training

BureauNet Reporting



MIDWEST FLOODS, JULY 1993 -- HOMES, BUSINESSES, AND PERSONAL PROPERTY WERE ALL DESTROYED BY THE HIGH FLOOD LEVELS. A TOTAL OF 534 COUNTIES IN NINE STATES WERE DECLARED FOR FEDERAL DISASTER AID. AS A RESULT OF THE FLOODS, 168,340 PEOPLE REGISTERED FOR FEDERAL ASSISTANCE. PHOTO BY ANDREA BOOHER/FEMA PHOTO BY ANDREA BOOHER - JUL 08, 1993



Claims

More information for Claims & Adjuster Community



Underwriting

More information for the community regarding Policy



Manuals

Links to various Flood Insurance Manuals



Bulletins

FEMA issued Bulletins to the NFIP Clearinghouse Community



FEMA

<https://nfipservices.floodsmart.gov/>



National Flood Insurance Program

FEMA Flood Map Service Center: Welcome!

Looking for a Flood Map? [?](#)

Enter an address, a place, or longitude/latitude coordinates:

Looking for more than just a current flood map?

Visit [Search All Products](#) to access the full range of flood risk products for your community.



About Flood Map Service Center

The FEMA Flood Map Service Center (MSC) is the official public source for flood hazard information produced in support of the National Flood Insurance Program (NFIP). Use the MSC to find your official flood map, access a range of other flood hazard products, and take advantage of tools for better understanding flood risk.

FEMA flood maps are continually updated through a variety of processes. Effective information that you download or print from this site may change or become superseded by new maps over time. For additional information, please see the [Flood Hazard Mapping Updates Overview Fact Sheet](#)

Announcements

The Map Service Center will be unavailable from Saturday, November 16, 2019 6:00pm ET to Sunday, November 17, 2019 5:00am ET for maintenance.

Flood hazard information may be taking longer than usual to display on maps. FEMA is aware of the issue and is working to resolve it. We apologize for any inconvenience.

When users enter an address or location, the map results now show interactive flood hazard information. Most FIRMettes (a portion of the Flood Insurance Rate Map [FIRM] that is easier to print) are created dynamically from the NFHL. Changes also include an improved viewer for the [NFHL](#) that provides customizable, interactive views and printable products. There are also big improvements for interacting with preliminary data through the [Flood Map Changes Viewer](#) that shows the preliminary and pending flood hazard data, the preliminary Changes Since Last FIRM (CSLF), and includes the Preliminary Map Comparison Tool. The new [draft National Flood Hazard Layer Viewer](#), allows FEMA to share draft flood hazard data as well as draft CSLF data when appropriate. Contact [MSC Help](#) if you need more information.



FEMA

<https://msc.fema.gov/portal/home>
877-FEMA-MAP

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National Flood Insurance Program



Whether you are in a high risk zone or not, you may need [flood insurance](#), because most homeowners insurance doesn't cover flood damage. If you live in an area with low or moderate flood risk, you are 5 times more likely to experience flood than a fire in your home over the next 30 years. For many, a National Flood Insurance Program's flood insurance policy could cost less than \$400 per year. Call your insurance agent today and protect what you've built.

Learn more about [steps you can take](#) to reduce flood risk damage.

Search Results—Products for **BOULDER, CITY OF**

[Show ALL Products »](#)

The flood map for the selected area is number **08013C0394K**, effective on **12/07/2017** [?](#)

DYNAMIC MAP



PRINT MAP/
FIRMette

MAP IMAGE



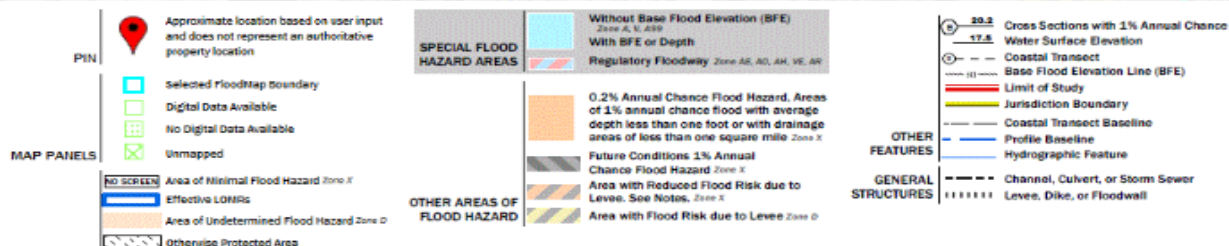
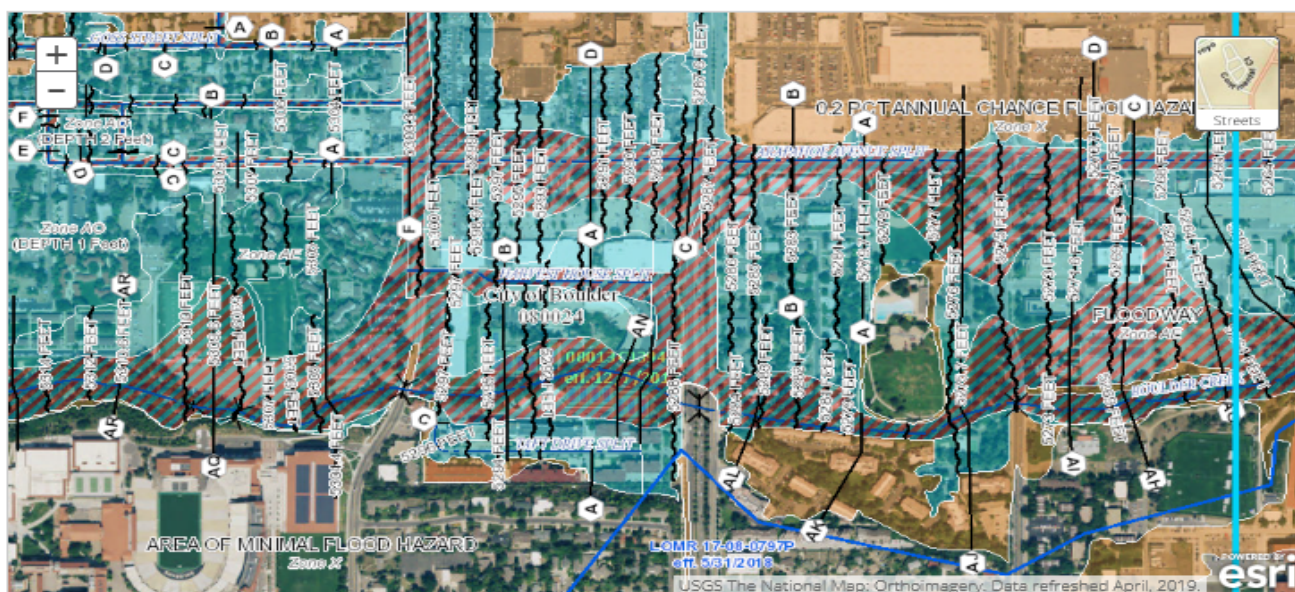
DOWNLOAD
FIRM PANEL

Changes to this FIRM [?](#)

- Revisions (6)
- Amendments (8)
- Revalidations (3)

You can choose a new flood map or move the location pin by selecting a different location on the locator map below or by entering a new location in the search field above. It may take a minute or more during peak hours to generate a dynamic FIRMette. If you are a person with a disability, are blind, or have low vision, and need assistance, please contact a [map specialist](#).

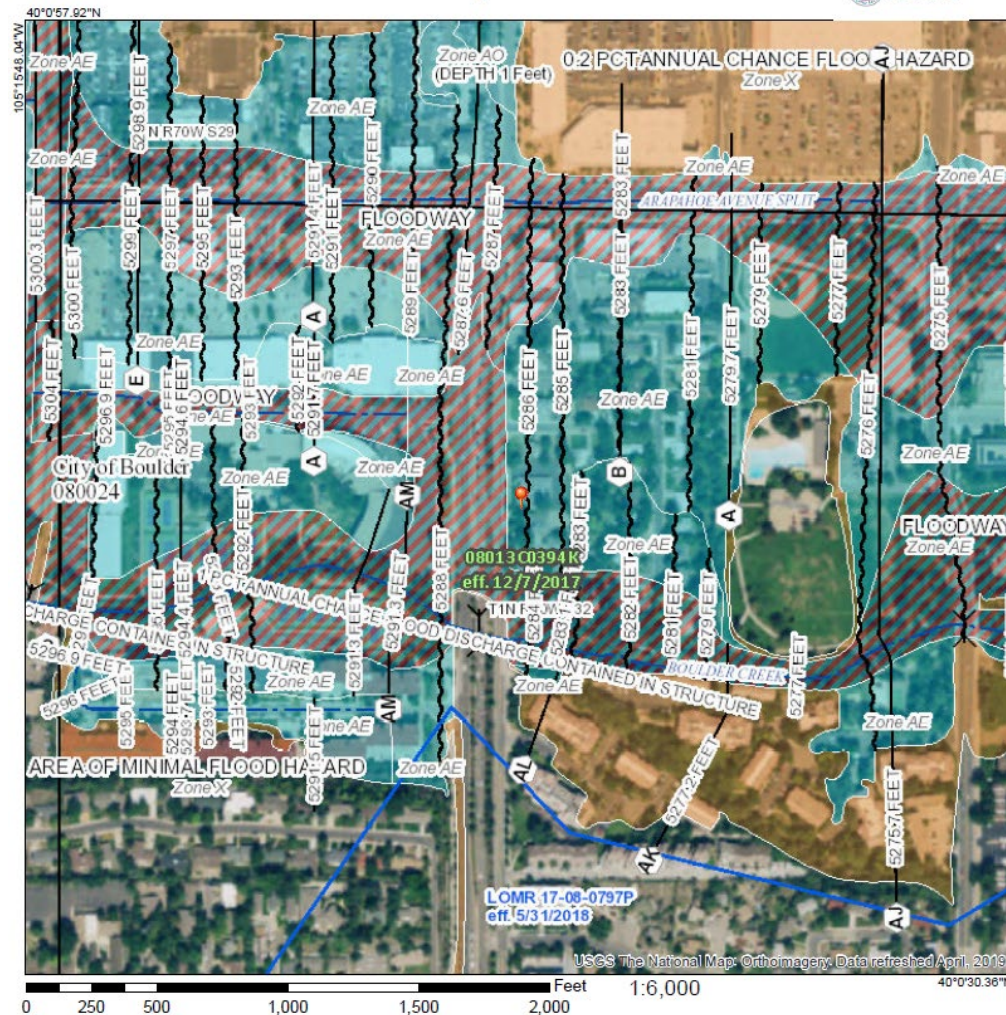
[Go To NFHL Viewer »](#)



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Legend

SEE FIS REPORT FOR DETAILED LEGEND AND INDEX MAP FOR FIRM PANEL LAYOUT



This map complies with FEMA's standards for the use of digital flood maps if it is not void as described below. The basemap shown complies with FEMA's basemap accuracy standards

The flood hazard information is derived directly from the authoritative NFHL web services provided by FEMA. This map was exported on 11/27/2019 at 10:19:51 AM and does not reflect changes or amendments subsequent to this date and time. The NFHL and effective information may change or become superseded by new data over time.

This map image is void if the one or more of the following map elements do not appear: basemap imagery, flood zone labels, legend, scale bar, map creation date, community identifiers, FIRM panel number, and FIRM effective date. Map images for unmapped and unmodernized areas cannot be used for regulatory purposes.



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DYNAMIC MAP



PRINT MAP/
FIRMette

MAP IMAGE



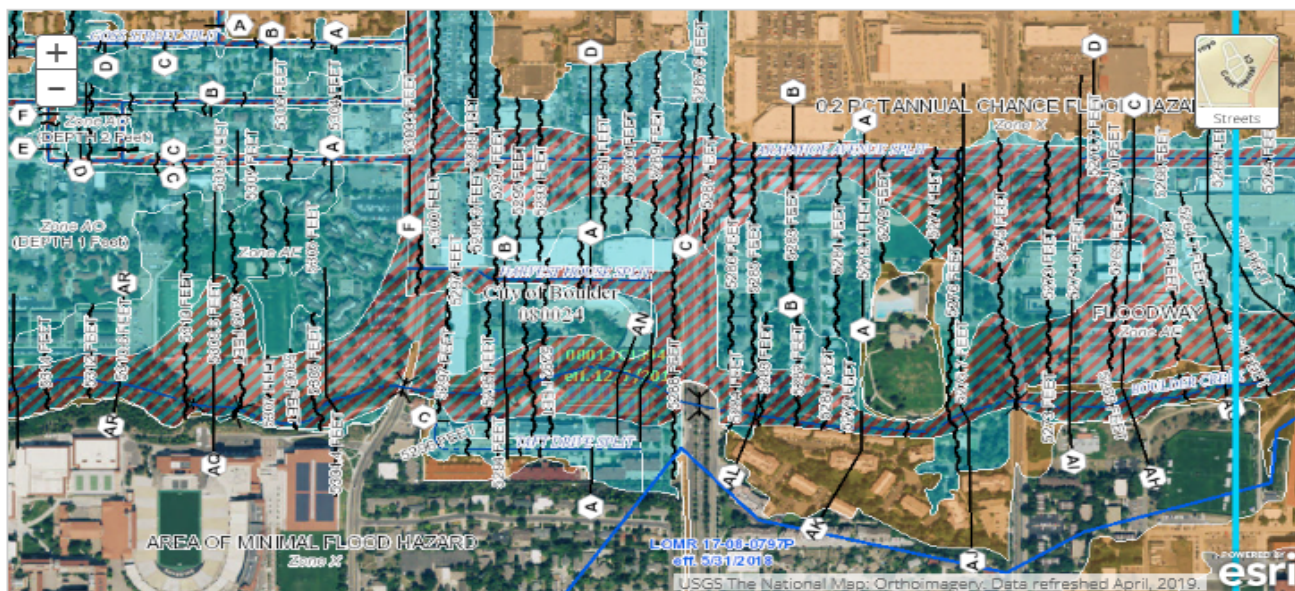
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National Flood Insurance Program



Search Results for BOULDER COUNTY ALL JURISDICTIONS

Click [subscribe](#) to receive email notifications when products are updated. If you are a person with a disability, are blind, or have low vision, and need assistance, please contact a [map specialist](#).

Please Note: Searching All Products by county displays all products for all communities within the county. You can refine your search results by specifying your specific jurisdiction location using the drop-down menus above.

- Effective Products (277) ?
- Preliminary Products (109) ?
- Pending Product (6) ?
- Historic Products (655) ?

▼ FIRM Panels (188) [DL ALL](#)

Please note: Searches often result in many map files listed under a given section. You can determine the Product ID for the individual map panel needed by looking at the Map Index file. The index map files have "IND" within the Product ID and appear at the start of the list. These index files show an overview of a jurisdiction and how it is subdivided into map panels with the Product ID for each panel shown.

Show entries

Showing 1 to 100 of 188 entries

Previous **1** 2 Next

Product ID	Effective Date	LOMC	Size	Download	View
080023IND0_0279	02/01/1979		1 MB	DL	VIEW
080023IND0_0788	07/15/1988		1 MB	DL	VIEW
080023IND0_0790	07/03/1990		1 MB	DL	VIEW
080024IND0_0281	02/24/1981		1 MB	DL	VIEW
080024IND0_0590	05/03/1990		1 MB	DL	VIEW
080024IND0_0888	08/04/1988		1 MB	DL	VIEW
080026IND0_0380	03/18/1980		1 MB	DL	VIEW
080027IND0_0883	08/01/1983		1 MB	DL	VIEW
080027IND0_0987	09/18/1987		1 MB	DL	VIEW
08013CIND0	05/06/1996		1 MB	DL	VIEW
08013CIND0A	10/04/2002		1 MB	DL	VIEW
08013CIND0C	12/07/2017		0 MB	DL	VIEW
08013CIND0_0695	06/02/1995		1 MB	DL	VIEW
08013CIND1B	12/18/2012		1 MB	DL	VIEW

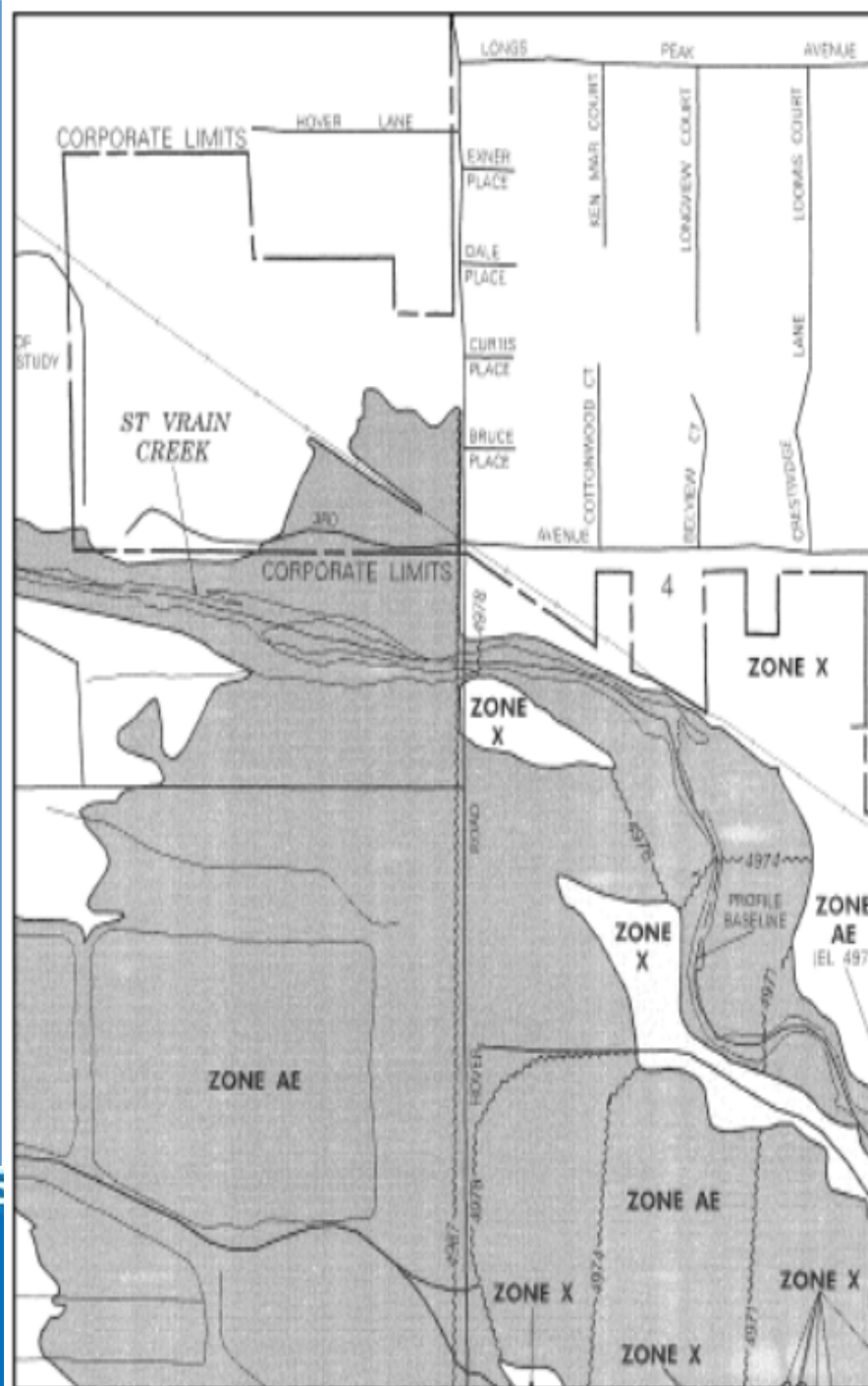


National Flood Insurance Program

Historic Map



FEMA



NATIONAL FLOOD INSURANCE PROGRAM

FIRM
FLOOD INSURANCE RATE MAP

**BOULDER COUNTY,
COLORADO AND
INCORPORATED AREAS**

PANEL 267 OF 595
(SEE MAP INDEX FOR PANELS NOT PRINTED)

CONTAINS
Changes

NUMBER PANEL SIZE

MAP NUMBER
06013C0267 F

EFFECTIVE DATE:
JUNE 2, 1995

Federal Emergency Management Agency

This is an official copy of a portion of the above referenced flood map. It was extracted using FIRM On-Line. This map does not reflect changes or amendments which may have been made subsequent to the date on the title block. For the latest product information about National Flood Insurance Program flood maps, check the FEMA Flood Map Store at www.msc.fema.gov



National Flood Insurance Program

**Why is the map so important to an agent
and/or property owner?**



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- Rating
 - Is it Pre-FIRM or Post-FIRM
 - Rate Tables
 - Grandfather Rule
 - Newly Mapped
- Coverage

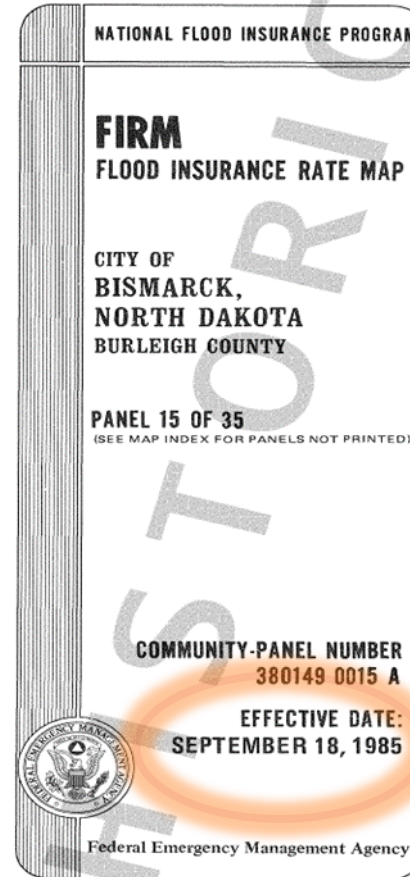


Defining Pre-FIRM and Post-FIRM



Pre-FIRM

Built before initial
FIRM



Post-FIRM

On or After the
initial FIRM

<https://www.fema.gov/national-flood-insurance-program-community-status-book>

- Rating
 - Is it Pre-FIRM or Post-FIRM
 - Rate Tables
 - Grandfather Rule
 - Newly Mapped
- Coverage





National Flood Insurance Program

**. . . Ten things to tell your clients about
their coverage**



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National Flood Insurance Program

Direct physical loss by or from a flood

National Flood Insurance Program

Dwelling Form

Standard Flood Insurance Policy

F-122 / October 2015



FEMA

National Flood Insurance Program

General Property Form

Standard Flood Insurance Policy

F-123 / October 2015



FEMA

National Flood Insurance Program

Residential Condominium Building Association Policy

Standard Flood Insurance Policy

F-144 / October 2015



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Similar language is used in all
three forms



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When is a flood a flood?



Flood In Progress

B. We do not insure a loss directly or indirectly caused by a flood that is already in progress at the time and date:

1. The policy term begins; or
2. Coverage is added at your request.



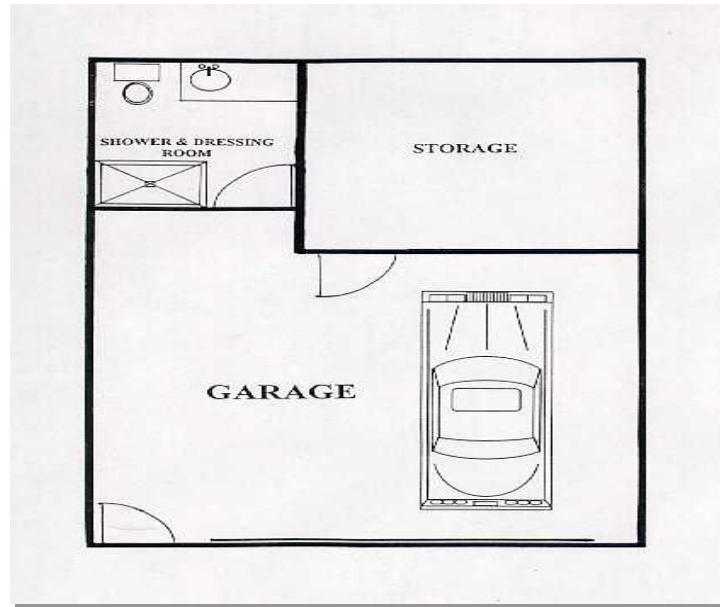


What is a basement?





Usage of a detached garage





National Flood Insurance Program

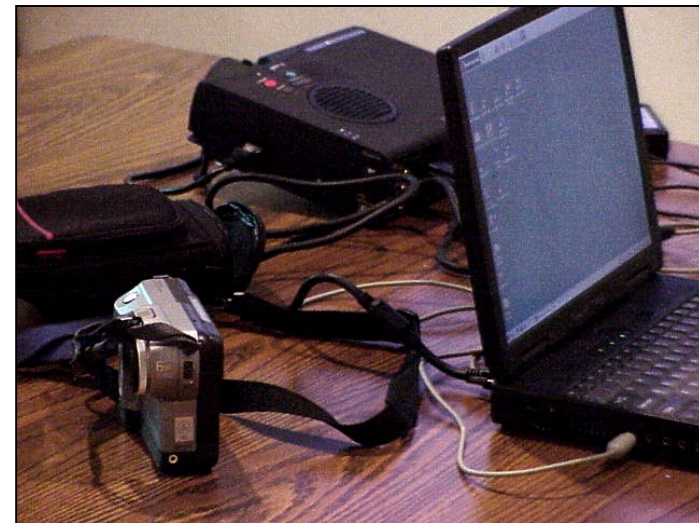
What about appurtenant structures?



FEMA

Special Limits - \$2,500

- Artwork
- Rare Books
- Jewelry, Watches



- Furs
- Personal property used in any business





Antiques



We pay only the functional value of
antiques



Additional living expense or interruption of business

- Excluded
- Only available through disaster assistance in a federally declared disaster



Other Coverages and Loss Avoidance Measures

- Debris Removal
- Loss Avoidance Measures
 - Sandbags, Supplies and Labor \$1,000
 - Property Removed to Safety \$1,000
- Condo Loss Assessments
- Increased Cost of Compliance



Mold & Mildew

- Be pro-active and communicate the insured's responsibilities
- Within the insured's control
- Inspect and maintain property after a flood



Keep receipts after a loss

- Proof of repairs
- Proof of purchase
- In a flood-proof location



Three Types of Loss Settlement

- Replacement Cost
- Special Loss Settlement (Manufactured Homes)
- Actual Cash Value



Replacement Cost is Available

- Who qualifies?
 - Primary dwelling
 - Insured at least to 80% of replacement cost
- What about recoverable depreciation
 - Advise within 180 days
- Contents are always ACV





Three Types of Loss Settlement

- Replacement Cost
- Special Loss Settlement
- Actual Cash Value



Special Loss Settlement

Single-Family dwelling that is:

- Manufactured home or travel trailer, as defined in the SFIP, and
- At least 16 feet wide when fully assembled and has at least 600 Sq. Feet within the walls.
- Principal Residence





Three Types of Loss Settlement

- Replacement Cost
- Special Loss Settlement
- Actual Cash Value





Actual Cash Value

- Everything else
 - Carpet
 - Appliances
 - Contents
 - Occupancies other than single family
- Replacement Cost - Depreciation



Claims Tips

- Separate damaged from undamaged
- Take video before and after
- Photographs on high value items
- Discuss adjuster for an advance
- Keep serial no. tags from appliances
- Remind of mitigation measures
- Proof of Loss – 60 days
- Replacement Cost Notice – 180 days





National Flood Insurance Program

Substantial Damage
Increased Cost of Compliance
Repetitive Loss
Disaster Insurance Requirements



FEMA

Substantial Damage Definition

- Damage in which cost to repair = or > 50% market value
- Local Ordinance Requirements
- Preliminary Damage Assessment
- ICC





Increased Cost of Compliance

- \$30,000 – no separate deductible
- Substantial or Repetitively Flood Damaged
- Remember F-R-E-D
 - Floodproof (non-residential)
 - Relocation
 - Elevation
 - Demolition
- Eligibility Requirements





Repetitive Loss Structures

- Definition
 - 4 or more paid losses; or
 - 2 losses within 10 year period = or > Current Value
 - 3 or more losses = or > Current Value
- What's the Special Direct Facility?



Post-Disaster Assistance

- Registration by phone
 - 1-800-621-FEMA (3362)
- SBA Loan
 - Home (max. \$200,000)
 - Personal Property (max. \$40,000)
 - Business (max. \$1.5 million)
- Individuals & Housing Program Grant





Insurance Requirements

- SBA
 - “Get Wet Policy”
- Individuals & Housing Program (IHP)
 - In High Risk Areas
- Group Flood Insurance
 - 2020-\$71,000 Coverage at \$2,400



What can you do to help?

- Assist with Claims Communications
- Be an Educated Professional
- Quote and Sell Flood Insurance
- Maintain Flood Policies

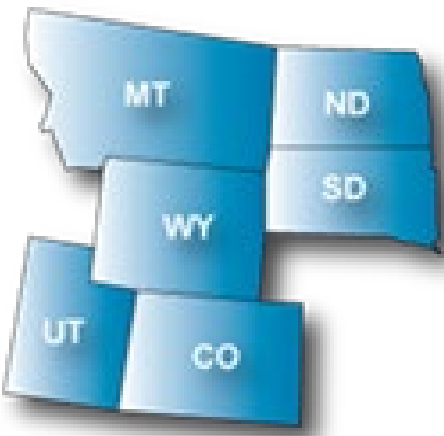


National Flood Insurance Program





National Flood Insurance Program



Region VIII Contacts

Diana Herrera, CFM

FEMA Region VIII

Regional Flood Insurance Liaison

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NFIP Bureau Regional Manager

303-674-1449

Erin.may@associates.fema.dhs.gov

National Flood Insurance Program

THE COST OF
**FLOOD
INSURANCE**
IS A DROP IN
THE BUCKET
COMPARED TO
THE COST OF
**FLOOD
DAMAGE**

\$700/YEAR
AVERAGE FLOOD
INSURANCE POLICY

\$43,000
AVERAGE FLOOD
INSURANCE CLAIM



FEMA

4/14/17



FEMA

Thank you