

# Flood Insurance Concepts - Syllabus

## Instructor Information

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Biography	Jeff King is a licensed insurance agent, and President of King Insurance & Financial Service, Inc. in Cape Canaveral. He has been a licensed life, health and property and casualty insurance agent since 1989. In addition to his agency career, Mr. King is an Adjunct Instructor at Brevard Community College. He teaches insurance licensing and continuing education classes there, as well as at Polk Community College.

## Course Information

Course Title	Flood Insurance Concepts
OLT Course Number	INSCE007 - MD# C66061
Course Description	This 1 hr. Continuing Education class - Intermediate level, is designed to provide the General Lines Agent and Customer Service Representative with all the information they need to quote, write and service the most common types of flood insurance.
<b>Notice:</b>	"This class has been approved for 1 hour of continuing education for General Lines Agents, Personal Lines Agents and CSRs. This course does <b>not</b> satisfy the requirement of the Flood Insurance Reform Act of 2004, which requires that all licensed Agents who sell flood insurance complete a class that follows the FEMA approved outline. That is a separate course."
Location	Internet
Available	24/7
1hr CE Credit	General Lines Insurance License or Customer Service Representative

## Course Goals

Course Goals	To increase the Insurance Professional's knowledge of flood insurance, in order to better serve their clients.
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## Course Outcomes

Course Outcomes	The student will pass the two exams with a score of 70% or better and after the second exam will receive his/her certificate for 3 hours of CE from the college with whom he/she is registered. The colleges notifies the Department of Financial Services of the student's completion.
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## Course Outline

Syllabus	Minutes
<b>Chapter One - Flood Insurance</b>	<b>15</b>
<ul style="list-style-type: none"> <li>A. Introduction to Flood Insurance Program</li> <li>B. Overview and History of the National Flood Insurance Program</li> <li>C. Why Your Clients Need Flood Insurance</li> </ul>	
<b>Chapter Two - General Rules</b>	<b>20</b>
<ul style="list-style-type: none"> <li>A. Community Eligibility               <ul style="list-style-type: none"> <li>1. Eligible and ineligible communities</li> <li>2. Emergency Program</li> <li>3. Regular Program</li> <li>4. Flood maps</li> </ul> </li> <li>B. Policies Available               <ul style="list-style-type: none"> <li>1. Standard Flood Policy</li> <li>2. Preferred Risk Policy</li> </ul> </li> <li>C. Building Property               <ul style="list-style-type: none"> <li>1. Eligible Buildings</li> <li>2. Ineligible Buildings</li> </ul> </li> <li>D. Contents               <ul style="list-style-type: none"> <li>1. Eligible Contents</li> <li>2. Ineligible Contents</li> </ul> </li> <li>E. Policy Effective Date</li> <li>F. Coverages               <ul style="list-style-type: none"> <li>1. Limits of Coverage</li> <li>2. Deductibles</li> <li>3. Coverage D - Increased Cost of Compliance</li> <li>4. Reduction of Coverage Limits</li> </ul> </li> <li>G. Miscellaneous Rules               <ul style="list-style-type: none"> <li>1. Policy Terms</li> <li>2. Policy Submission</li> <li>3. Policy Delivery</li> <li>4. Assignment</li> </ul> </li> </ul>	
<b>Chapter Three - General Procedures for Rating Flood Insurance</b>	<b>10</b>
<ul style="list-style-type: none"> <li>A. Information Needed</li> <li>B. Premium Examples</li> </ul>	
<b>Midterm Exam Review</b>	<b>5</b>
<b>Midterm Exam - For Grade</b>	<b>20</b>
<b>Chapter Four - Condominium Policies</b>	<b>25</b>
<ul style="list-style-type: none"> <li>A. Condominium Policies Available               <ul style="list-style-type: none"> <li>1. RCBAP</li> <li>2. Unit-Owner's Policy</li> <li>3. CAP</li> <li>4. Non-Residential Condos</li> </ul> </li> <li>B. The RCBAP               <ul style="list-style-type: none"> <li>1. eligibility</li> <li>2. classification</li> </ul> </li> </ul>	

3.	coverages	
C.	Condo Unit-Owner's Policy	
<b>Chapter Five - Rating and Policy Eligibility</b>		<b>20</b>
A.	The Elevation Certificate	
1.	Standard Form	
2.	Post-Firm vs. Pre-Firm	
3.	Info on the EC	
B.	Preferred Risk Policy	
1.	Eligibility Requirements	
2.	Exclusions	
3.	Documentation	
<b>Chapter Six - Owning Flood Insurance</b>		<b>15</b>
A.	Policy Cancellation/Nullification	
B.	Claims	
C.	Problems with the Current Flood Insurance System	
<b>Chapter Seven - Conclusion</b>		<b>25</b>
A.	Definitions	
<b>References</b>		
<b>Final Exam Review</b>		<b>5</b>
<b>Final Exam - For Grade</b>		<b>20</b>
<b>COURSE TOTAL</b>		<b>3 hours</b>