



# FLOOD INSURANCE ESSENTIALS



A seminar designed for ND Insurance Agents and Lenders

*Professional Insurance Agents, in conjunction with the National Flood Insurance Program (NFIP), is providing a **FLOOD INSURANCE SEMINAR** at four locations in North Dakota. **3.0 Hours** of property/ casualty CE credit has been approved for ND Insurance licensees.*

**SONJA WOOD**, senior territory training manager for H2O Partners of Austin, Texas, will lead this seminar. This is a flood seminar specifically designed for Insurance Professionals and Lenders that want to learn more about the National Flood Insurance Program. The information provided will be valuable to those that have worked with flood insurance for years as well as those that are new to flood insurance. Topics and issues to be addressed include: resources and references available, community participation, flood zones and maps, types of policies, what makes a flood a flood, what is and is not covered in a basement, and elevation certificates. Also explained will be claims procedures, including RC vs ACV; rating a policy; pre-FIRM vs Post-FIRM; waiting periods; the Preferred Risk Policy (PRP); increased cost of compliance (ICC); exclusions; grandfather rules; and recent changes in the program.

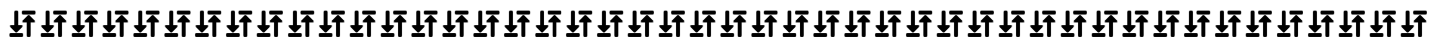
Sessions will be held in four locations as follows:

|                  |                              |                                 |
|------------------|------------------------------|---------------------------------|
| <b>MINOT</b>     | <b>Tuesday, February 7</b>   | <b>Grand International Inn</b>  |
| <b>BISMARCK</b>  | <b>Wednesday, February 8</b> | <b>Kelly Inn</b>                |
| <b>JAMESTOWN</b> | <b>Thursday, February 9</b>  | <b>Quality Inn &amp; Suites</b> |
| <b>FARGO</b>     | <b>Friday, February 10</b>   | <b>Doublewood Inn</b>           |

**AGENDA:** 8:30 – 9:00 am: Registration/Check-in  
9:00 am – Noon: Seminar

**COST:** **\$45** per agent attendee                      Unexpected walk-ins - additional **\$5**  
**\$30** for lenders (No CE)                              Cancellations rec'd within 7 days of class will not be refunded

**To Register:** Send the Registration Form below with your payment to:  
**PIAND – 1211 Memorial Hwy, Ste.6 – Bismarck ND 58504**  
Or call (701) 223-5025 and pay with credit card (\$2.95 fee).



## 2012 FLOOD INSURANCE ESSENTIALS SEMINAR

Name: \_\_\_\_\_ NPN: \_\_\_\_\_

Name: \_\_\_\_\_ NPN: \_\_\_\_\_

Company: \_\_\_\_\_

Address: \_\_\_\_\_

City/St/Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_ e-mail: \_\_\_\_\_

AMT ENCLOSED: \_\_\_\_\_ LOCATION: \_\_\_\_\_