



Risk Specialist Series

Fault Lines & Flood Lines:
Understanding Coverage Exclusions
9 a.m. – 5 p.m.

1. FLOOD OVERVIEW: NFIP ADVANCED

- a. National flood insurance program introduction
- b. Flood maps and zone determinations
- c. Policies & products
- d. General rules & miscellaneous rules
- e. Elements of rating
- f. Claims handling process
- g. Summary of coverage
- h. Agent Resources

2. EARTHQUAKE, DIFFERENCE IN CONDITIONS

- a. Earthquake defined
- b. Exclusionary language found in coverage forms
- c. ISO earthquake coverage endorsements – four could apply
- d. Difference in Conditions insurance – the ultimate gap filler
- e. Policy review