

AGENT RESPONSIBILITY WAIVER

1-4 Family Residential & Other Residential in a Preferred Risk Zone

I hereby certify that I have been offered Flood Insurance Coverage by my insurance agent, available from the National Flood Insurance Program (NFIP), through,

American Bankers Insurance Company of Florida

I understand that because I have declined this protection, my agent, and/or the Agency will be held harmless and not liable in the event I suffer a Flood Loss.

I also understand that the rejection of this coverage will apply to all future renewals, continuations and changes unless I notify the agent otherwise in writing.

I also certify that I am aware that there is a (30 day) thirty-day waiting period before coverage takes effect should I elect to purchase flood insurance at a later date.

- I reject Building Coverage for Flood Insurance protection.
- I reject Contents Coverage for Flood Insurance protection.
- I reject Building & Contents Coverage for Flood Insurance protection.
- I reject Excess Flood Insurance Protection.

Building Replacement Cost: \$ _____

Recommended Coverage: \$ _____

Property Owner Name

Property Address

Property Owner Signature

City, State, Zip

Date

Agent Signature

Agency Name

Rate charts for qualifying Preferred Risk Policies (B, C or X zone) are on the reverse side of this form.

Are you rejecting this valuable coverage? Visit www.floodsmart.gov to learn more about flood insurance.