

**190 Flood Insur 3-Hr Training \$25 Web / \$29 Book Discounts Available 3 Hours Instructions**

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## FINAL EXAM – Flood Insurance

1. Homeowners and commercial insurance typically \_\_\_\_\_ coverage for damage due to flooding.
  - A. Excludes
  - B. Includes
  - C. Provides
  - D. Provides some
2. The policy term for NFIP policies is \_\_\_\_\_.
  - A. 6 Months
  - B. One Year
  - C. Two Years
  - D. 90 Days
3. Increased Cost of Compliance pertains to standards that a repaired or replaced structure must meet. The NFIP policy \_\_\_\_\_ this coverage.
  - A. Excludes
  - B. Includes
  - C. Discusses
  - D. Omits
4. A proof of loss claim form needs to be filed with the insurer within \_\_\_\_\_ days of the date of loss.
  - A. 30
  - B. 45
  - C. 60
  - D. 90
5. Wind-driven rain is rain entering damaged windows, doors or holes in a roof or wall. Is this damage covered under NFIP?
  - A. No
  - B. Yes
6. In Special High Flood Risk Zones, flood insurance is \_\_\_\_\_.
  - A. Mandatory
  - B. Optional
  - C. Desirable, but too expensive
  - D. Replaced by disaster assistance
7. A standard deductible for NFIP policies is between \$\_\_\_\_\_ and \$\_\_\_\_\_.
  - A. \$100 and \$300
  - B. \$0, there is no deductible
  - C. \$500 and \$1,000
  - D. \$5,000 and \$10,000
8. Acquiring a claims history for your client's property is important because \_\_\_\_\_.
  - A. Additional mitigation grant funds might be available
  - B. The more you have, the lower the rate
  - C. It makes for a more interesting application
  - D. Underwriters like history
9. A basement, under NFIP policies, is defined as any area of building which has its floor subgrade \_\_\_\_\_.
  - A. Levelled
  - B. Below ground level
  - C. Surrounded by walls
  - D. Drained and sump pump ready
10. Regarding improvements and betterments, only the work necessary to bring the property back to its \_\_\_\_\_ is covered by NFIP policies.
  - A. Best condition
  - B. Pre-disaster condition
  - C. Habital condition
  - D. Legal condition
11. The waiting period for NFIP flood insurance to become effective is \_\_\_\_\_.
  - A. 1 year
  - B. 90 days
  - C. 30 days
  - D. 4 days
12. In buildings with basements, it is important to determine the lowest floor because \_\_\_\_\_ can be classed as basements with limited coverage.
  - A. Lower floors
  - B. Sunken living rooms and crawl spaces
  - C. Upper floors
  - D. Finished levels
13. An elevation certificate is used to \_\_\_\_\_.
  - A. Determine available oxygen
  - B. Certify building elevations
  - C. Quantify ozone levels
  - D. Create topo maps

## FINAL EXAM – Flood Insurance

14. Your point of sale and renewal responsibilities include which of the following:
- A. Providing a Notification of Coverages Being Purchased and Acknowledgement Forms
  - B. Explanation of how items lost or damaged will be adjusted
  - C. Making available a copy of FEMA's Flood Insurance Claims Manuals
  - D. All of the above
15. Which of the following are covered buildings under NFIP Policies?
- A. Detached garage
  - B. Mobile Home
  - C. Buildings under construction
  - D. All of the above

-----END EXAM-----



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