

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-----

190	Flood Insur 3-Hr Training Exam	3 Hours	Instructions
------------	---------------------------------------	----------------	---------------------

Fill-in information below if you plan to fax or mail answers. Or, Submit Answers & get Certificates online at CEclass.com—click My Account

Name _____ E-Mail _____

Address: _____ Phone (_____) _____

City _____ State _____ Zip _____

Calif. License # _____ Type: ___ Life ___ Health ___ P&C Renewal Date _____

I certify I have reviewed the course book and completed this exam on my own. I agree to all [course conditions](#) at www.CEclass.com.
If I have not paid yet, I enclose a check or authorize you to charge the credit / debit card below or one you may already have on file.

X _____ Dated _____
Signature (Required)

Visa MC AE Disc Credit Card # Expires \$ _____ Amount

- [More Exams & Books at CEclass.com](#)
1. Review book.
 2. Fill-in answers below.
 3. Choose How To Send below.
 4. Get results in 10 days by mail or quicker via [CEclass.com](#) at [My Account](#).
 5. Credits sent to DOI Tue & Fri.

How To Send

3 Ways To Send When Finished: 1) ONLINE (quickest): www.CEclass.com (choose My Account) **or** 2) FAX to (951) 296-3004 **or** 3) MAIL to Affordable Educators at PO Box 2048, Temecula, Ca 92593 or 4) email to orders@ceclass.com

Quicker Results

INSTANT GRADING & CERTIFICATE: Grade your test and get an instant Certificate of Completion ONLINE using [My Account](#) at www.CEclass.com

DOI CREDIT RUSH: CE hours are posted by DOI in approximately 48 hours (NO holidays & weekends). Check below or choose this service online.
___ YES. Charge \$15 to rush ALL my DOI credits.

Mark Your Answers With a Dark Pencil

If You Mail This Sheet, Make a Copy Before Sending

	A	B	C	D	A	B	C	D	A	B	C	D	A	B	C	D	A	B	C	D				
1	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	4	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	7	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	10	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	13	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
2	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	5	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	8	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	11	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	14	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
3	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	6	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	9	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	12	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	15	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>