

Special Notice



ASSURANT
Specialty
Property

IMPORTANT NOTICE
Special Flood Warnings - California
January 20, 2010
2:00 PM MST

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To: All Agents writing in the state of California

From: Ed McMullen, Senior Underwriter

Underwriting AMERICAN RELIABLE INSURANCE COMPANY
Companies:

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Constant downpours in California have created severe flooding. Watches and/or warnings have been issued for several counties.

Effective immediately, We would like to remind our agents of the Natural Catastrophe binding restrictions located in our Underwriting Guidelines. Announcement of an impending disaster immediately invokes restrictions as outlined in the Underwriting Guidelines even if Assurant Specialty Property has not issued an official moratorium notice for the affected areas.

Flood Restrictions*: No new policies, binders, or increases in Mobile Home coverage will be accepted in areas when flooding occurs. The Company will impose binding authority restrictions on all agents in the affected area as follows:

*The restrictions will apply to all areas located within 5 miles of the flooding area.

*This only applies when Flood coverage is provided.

We are advising our agents of the impending hazardous condition that should be taken into consideration when quoting, binding, increasing or changing coverage, amending, re-instating or issuing policies.

- o These restrictions do not apply to the National Flood Insurance Program written through American Bankers Insurance Company of Florida.

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