

190 **Flood Insur 3-Hr Training Exam** **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. Leveled
 - 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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