



Montana Association of Counties
Joint Powers Insurance Authority/Joint Powers Authority

2715 SKYWAY DRIVE, SUITE A, HELENA, MT 59602
(406) 449-4370 Fax (406) 442-5238
www.mtcounties.org

DATE: February 3, 2015
TO: JPIA Member County Commissioners
FROM: Greg Jackson, Trust Administrator
RE: **FLOOD COVERAGE REMINDER**

RECEIVED

FEB 06 2015

Ravalli County Commissioners

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The Hartford excess property policy provides flood coverage for member counties and eligible insureds in excess of federal flood insurance for flood hazard classifications as defined in attachment #1. As noted, federal flood coverage is required for all classifications as identified in attachment #2, except extreme high hazard, which there is not coverage.

For example, if a building is located in Flood Zone B, or the moderate hazard flood classification, then federal flood insurance is required at the \$100,000 limit before The Hartford coverage would apply. Those properties not located in any of the flood zone classifications are not required to have federal flood coverage.

In order to determine in what flood zone a building is located, please refer to the County's flood plain (zone) maps. If your County does not have flood zone maps or updated maps, please contact FEMA at:

U.S. Department of Homeland Security - FEMA
PO Box 25267
Denver, CO 80225-0267
(303) 235-4327

or let us know and we will check with our broker who has access to various maps that can identify location and classification.

Please contact your agent to assist in securing federal flood insurance coverage, if applicable. If you have any questions, please let us know. Thank you.

cc: Agent
Dennis Jupka
Shannon Shanholtzer
Jim Muskovich
Emelia McEwen

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#1.

CAUSES OF LOSS – EARTHQUAKE:

All coverages as provided and limited under this policy at all insured "Scheduled Premises" in total situated in:

EARTHQUAKE HAZARD CLASSIFICATIONS AS SHOWN ON ENDORSEMENT PCL 10 85:

	EARTHQUAKE "POLICY YEAR" LIMIT OF INSURANCE
HIGH HAZARD EARTHQUAKE CLASSIFICATIONS:	NOT COVERED
MODERATE HAZARD EARTHQUAKE CLASSIFICATIONS:	NOT COVERED
ALL OTHER EARTHQUAKE CLASSIFICATIONS:	\$50,000,000.

Causes of Loss – Earthquake does not apply to any Dependent Properties or any Unnamed Premises or any Utility Services Additional Coverage.

The largest Earthquake "Policy Year" Limit of Insurance is the most we will pay under this policy in total in any one "Policy Year" even if the loss or damage involves more than one "Policy Year" Limit of Insurance.

CAUSES OF LOSS – FLOOD

All coverages as provided and limited under this policy at all insured "Scheduled Premises" in total situated in:

FLOOD HAZARD CLASSIFICATIONS AS SHOWN ON ENDORSEMENT PCL 10 86:

	FLOOD "POLICY YEAR" LIMIT OF INSURANCE
EXTREME HIGH HAZARD FLOOD CLASSIFICATIONS:	NOT COVERED
HIGH HAZARD FLOOD CLASSIFICATIONS:	\$1,000,000.
MODERATE HAZARD FLOOD CLASSIFICATIONS:	\$10,000,000.
ALL OTHER FLOOD CLASSIFICATIONS:	\$20,000,000.

Causes of Loss – Flood does not apply to any Dependent Properties or any Unnamed Premises or any Utility Services Additional Coverage.

The largest Flood "Policy Year" Limit of Insurance is the most we will pay under this policy in total in any one "Policy Year" even if the loss or damage involves more than one "Policy Year" Limit of Insurance.

DEDUCTIBLES

The following deductible amounts shall apply to loss or damage:

BY EARTHQUAKE:

EARTHQUAKE HAZARD CLASSIFICATIONS AS SHOWN ON ENDORSEMENT PCL10 85:

EARTHQUAKE HAZARD CLASSIFICATIONS	IN ANY ONE OCCURRENCE
HIGH HAZARD EARTHQUAKE CLASSIFICATIONS:	NOT COVERED
MODERATE HAZARD EARTHQUAKE CLASSIFICATIONS:	NOT COVERED
ALL OTHER EARTHQUAKE CLASSIFICATIONS:	\$100,000.

BY FLOOD:

FLOOD HAZARD CLASSIFICATIONS AS SHOWN ON ENDORSEMENT PCL10 86:

FLOOD HAZARD CLASSIFICATIONS	IN ANY ONE OCCURRENCE
EXTREME HIGH HAZARD FLOOD CLASSIFICATIONS:	NOT COVERED
HIGH HAZARD FLOOD CLASSIFICATIONS:	\$500,000.
MODERATE HAZARD FLOOD CLASSIFICATIONS:	\$100,000.
ALL OTHER FLOOD CLASSIFICATIONS:	\$100,000.

BY ANY OTHER COVERED CAUSE OF LOSS:

IN ANY ONE OCCURRENCE:	\$100,000.
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#2



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

FLOOD HAZARD CLASSIFICATIONS

SEE PROPERTY CHOICE SCHEDULE OF PREMISES AND COVERAGES FOR APPLICABLE LIMITS AND DEDUCTIBLES.

FLOOD HAZARD CLASSIFICATIONS	FEMA FLOOD ZONE
Extreme:	100IC, FPQ, FWIC, IN, UNDES, V, VE
High:	A, A99, AE, AH, ANI, AO, AOVEL, AR, FWIC, D
Moderate:	B, OUT, X500
All Other:	C, X, 500IC