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## **RECENT CATASTROPHES UNDERSCORE NEED FOR HOMEOWNERS AND BUSINESSES TO BE PROTECTED AGAINST FLOOD DAMAGE**

### **Insurance Expert to Provide Crucial Insights at CPCU Society Webinars**

**MALVERN, Pa., July 29, 2011** — Recent storms have dumped record amounts of rain on parts of the Midwest, raising fears of more flooding along the Mississippi River. Although the Midwest has been hit hard by severe storms and flooding this year, the reality is that floods and flash floods can occur anywhere.

Since standard homeowners insurance doesn't cover flooding, many flood victims turn to the National Flood Insurance Program (NFIP). To help insurance professionals better understand NFIP policies, the CPCU Society will present a two-part, stand-alone series of webinars on "Staying Afloat — The National Flood Insurance Program" on Thursday, Aug. 4, and Tuesday, Aug. 9. **Both webinars will take place from 1 to 2 p.m. EDT.**

Independent insurance education consultant Jill Haynes Gidge, CPCU, CIC, CISR, CRIS, AAI, ACSR, AAM, AIT, CPIW, AIS, BSN, RN, founder of Insure-Ed, will present both webinars. Gidge, a former principal in an independent insurance agency, has more than 30 years of insurance industry experience and more than 14 years of teaching experience.

Gidge will discuss procedures for assessing coverage, and the actual coverage provided and not provided by the National Flood Insurance Program. Part one will cover information on personal policies and their relevant limitations in coverage, what constitutes a condition of flooding and how flood coverage helps reduce potential E&O losses. Part two will cover commercial policies and relevant limitations in coverage, elevation certificate requirements and how to use Flood Insurance Rate Maps (FIRMs).

The cost for each webinar is \$59 for CPCU Society members; \$29 for new designees; and \$99 for nonmembers. The group rate is \$295 for unlimited participants at one location.

CPCUs will be awarded one continuing professional development (CPD) point for attending each webinar.

Registration and detailed content descriptions are available on the CPCU Society's website, [www.cpcusociety.org](http://www.cpcusociety.org), under "Professional Development."

**About the Society**

*The CPCU Society is a community of credentialed insurance professionals who promote excellence through ethical behavior and continuing education. The Society's more than 25,000 members hold the Chartered Property Casualty Underwriter (CPCU®) designation, which requires passing eight rigorous undergraduate- and graduate- level examinations, meeting experience requirements, and agreeing to be bound by a strict code of professional ethics. The CPCU designation is conferred by The Institutes. More information about the CPCU Society is available at [www.cpcusociety.org](http://www.cpcusociety.org).*

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