

Society of Certified Insurance Counselors Honors Martha Wentworth for 20 Years of Dedicated Leadership and Professional Development



[Martha Wentworth](#), CIC, CRM, CPRM, was recently recognized for professional leadership and advanced knowledge by the Society of Certified Insurance Counselors.

Martha was awarded a certificate of achievement recognizing 20 consecutive years of successfully maintaining the Certified Insurance Counselor (CIC) designation. The CIC designation requires an annual continuing education update ensuring that her education is always up-to-date and relevant.

Martha is a business insurance producer who serves clients across Maine from the Allen's Waterville office.

In addition to her CIC designations, Wentworth maintains the Certified risk Manager (CRM) and Certified Personal Risk Manager (CPRM) designations. She recently celebrated her 25th work

anniversary with the company.

“The CIC program’s unwavering dedication to fostering professional excellence has set a high standard in our industry,” said Dan Bookham, senior vice president for business development at Allen. “Martha’s consistent pursuit of growth and development is truly inspiring, serving as a model for her colleagues within our company and across the Maine insurance community.”

ABOUT THE CIC PROGRAM: The CIC Program is nationally recognized as the premier continuing education program for insurance professionals, with programs offered in all 50 states and Puerto Rico. Headquartered in Austin, Texas, the Society of CIC is a not-for-profit organization and the founding program of The National Alliance for Insurance Education & Research.

Insurance Superintendent Says Even Mainers Outside of Flood Zones Should Consider Flood Insurance

From the Maine Bureau of Insurance, 6/1/2020

With the National Oceanic and Atmospheric Administration (NOAA) predicting more named storms, more hurricanes and more major hurricanes during the 2020 Atlantic hurricane season, Maine Insurance Superintendent Eric Cioppa strongly recommends that all Mainers consider purchasing flood insurance, even those who

live outside of federally designated flood zones.

The Federal Emergency Management Agency (FEMA) reports that in recent years hurricanes have caused above average flooding, with more than 40% of flood claims submitted from outside of high-risk flood areas between the years 2014 and 2018.

“No matter where we live, it’s important that we all understand our flood risk, and what it could cost us,” Cioppa said. “Don’t wait until there’s an imminent threat. Now is the time to call your agent to get a quote and purchase coverage. You can purchase a flood insurance policy at any time, but there is usually a 30-day waiting period for coverage to take effect.”

Mortgage lenders generally require homes in flood zones to have flood coverage, but it is usually an optional purchase for all others. Many people assume incorrectly that their basic homeowners or renters insurance policy will cover damage from flooding, but flood coverage must almost always be purchased separately.

A homeowners or renters policy may pay for water damage inside a house, such as damage from an ice dam or a burst pipe, but it will usually not pay for unusual or rapid accumulation or runoff of surface waters, such as those caused by snowmelt or torrential, soaking rain.

The Atlantic hurricane season officially runs between June 1 and November 30 each year.

Recommended related resources include:

Flood Insurance: Details are available from the National Flood Insurance Program (NFIP) by calling 1-800-427-4661 or online at <https://www.floodsmart.gov>.

Inventory Checklist: A checklist can help establish an insurance

claim. Start one at <https://www.maine.gov/insurance/consumer/individualsfamilies/homeownersrenters/homeinventorychecklist.html> and keep a hard copy in a secure location away from your home, with insurance policies, medical records, and other important documents.

Emergency Preparedness: For information about preparing yourself and family for emergency situations, such as floods, storms, power outages and home fires, visit <https://www.ready.gov/> The Maine Emergency Management Agency (MEMA) provides Maine specific information at <https://www.maine.gov/mema/maine-prepares/>.

Consumers with questions about insurance matters can obtain information and assistance from the Maine Bureau of Insurance by visiting maine.gov/insurance, calling 800-300-5000 (TTY 711), or e-mailing Insurance.PFR@maine.gov

Let's Talk About Flood Insurance



The very first thing you need to know about flood insurance is that it is not included in a standard homeowners insurance policy.

Sometimes a property is in a flood zone and a lender requires flood insurance. Perhaps the flood maps in your area have changed and your property (or part of it) has been mapped into a flood zone. We can help with flood insurance as well as share some resources to help answer questions about the new map.

But also consider that for the purposes of insurance, flood

losses include those resulting from water overflowing rivers or streams, heavy or prolonged rain, storm surge, snow melt, blocked storm drainage systems, broken dams or levees or other similar causes.

Flood insurance is complicated. It's expensive only sometimes. Each case is as unique as the property to be covered, which is why it's best to talk with your insurance agent. National Flood Insurance Program insurance can be purchased only with the help of an appointed insurance agent. We can help.

We can run a flood zone determination and a flood insurance quote. There is no charge for this. Even if your property isn't on the coast, or a lake or a pond, it's worth your time.

Flood Insurance Facts: An Inch, Two Feet and a Loan that Must be Paid Back With Interest

Floods and flash floods happen in all 50 states. Last year, one-third of all claims paid by the National Flood Insurance Program were for policies in low-risk communities. Here are some other things you should know about floods and flood insurance.

- Just an inch of water can cause costly damage to your property.
- A car can easily be carried away by just 2 feet of flood water.
- New land development can increase flood risk, especially

if the construction changes natural runoff paths.

- Federal disaster assistance is usually a loan that must be paid back with interest.

For more policy and claim statistics, visit the [National Flood Insurance Program](#)

Water in the basement is often not a “flood”

Note that many times water in your basement will not be a covered loss under a flood policy. A flood is defined as a general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is the policyholder's property) from overflow of inland or tidal waters, unusual and rapid accumulation or runoff of surface waters from any source, or mudflow.

If your loss is caused by a flood, and the flood is the proximate cause of the backup or seepage into your basement, your NFIP policy will cover many of your most critical items in the basement, like central air conditioners, drywall, electrical junctions, circuit breakers and switches, fuel tanks, furnaces, hot water heaters, sump pumps and more.

Source: [MiddleOak.com](#)

[Visit our Flood Insurance web page.](#)