

**EVERYONE IS AT RISK.**

**FLOODING IS AMERICA'S MOST COMMON**

**NATURAL DISASTER. YET IT'S NOT COVERED**

**BY MOST HOMEOWNERS INSURANCE.**

**WHY YOU NEED FLOOD INSURANCE**



**FEMA**

F-683 (11/05)

## THE RISK IS REAL



Truth is, you can live miles away from water and still be a victim of flooding. In fact, nearly 1 in 4 flood insurance claims are paid on policies in low-to-moderate-risk areas. That's partly because it doesn't take a major body of water, or even a major storm, to cause a flood. Anything from a broken sewer line to a slow moving rainstorm can cause flooding. Bottom line, your home has a 26% chance of being damaged by a flood over the life of a 30-year mortgage.\*

\*In High-Risk Areas

## FLOOD INSURANCE IS AFFORDABLE

The problem may be widespread, but the solution is simple. About 100 private insurance companies nationally offer affordable flood insurance backed by the federal government. Policies are available to homeowners, condo owners, apartment owners, renters and business owners alike.

If you live in a low or moderate-risk area, a flood policy can cost just over \$100 a year. That's less than 30 cents a day to protect your property against a natural disaster that causes more than \$2 billion in property damage in the U.S. every year. Fortunately, even in the most high-risk areas, the cost of flood insurance is around \$500 a year.\*\*

\*\*Based on the average policy premium. In low-to-moderate-flood-risk zones, the NFIP's Preferred Risk Policy is available for as low as just over \$100 per year for those who qualify. Call your agent for details.



## DISASTER AID IS NOT OFTEN AVAILABLE

Many people don't think they need flood insurance because they believe federal disaster assistance will bail them out. But floods are not always declared a federal disaster area. And even when they are, aid is usually in the form of a loan which must be paid back with interest.



Flood insurance, on the other hand, pays for all covered losses, and unlike loans, that money doesn't have to be paid back. You can cover your home's structure for up to \$250,000, and its contents for up to \$100,000. For businesses, structural coverage is available up to \$500,000, and up to \$500,000 for contents.

Don't count on others to bail you out. Take the initiative to protect your home and business yourself.



## HEAD FOR COVER

Don't wait until it's too late. A policy takes 30 days from application to effective date of coverage. So look into flood insurance today.

To assess your risk, visit [FloodSmart.gov](http://FloodSmart.gov).

For more information call your agent or call 1-888-435-6637.