THE RISK IS REAL

Everyone lives in a flood zone. In high-risk areas, you have a 1 in 4 chance of experiencing a flood over the life of a 30-year mortgage. But the truth is that you can live miles away from water and still be at risk of flooding. In fact, nearly 25 percent of flood insurance claims come from moderate- to low-risk areas. That's because it doesn't take a major body of water, or even a major storm, to cause a flood. Anything from new development to a slow-moving rainstorm can cause flooding. Floods are the most common natural disaster in the United States, yet most homeowners insurance does not cover flood damage.

WHY YOU NEED FLOOD INSURANCE

NATIONAL FLOOD INSURANCE PROGRAM

FloodSmart.gov
1-800-427-2419

FEMA

FEMA F-683
Catalog No. 09107-2
(03/15)

DISASTER ASSISTANCE IS OFTEN NOT AVAILABLE

Some people think they don't need flood insurance because they believe Federal disaster assistance will come to their aid. But floods are not always declared a Federal disaster. And 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 and contents coverage are available up to $500,000. Don't count on others to financially protect your home or business. Take the initiative to protect your investment yourself.

WHY RISK THE CONSEQUENCES?

Just a few inches of water can cost thousands of dollars in damage to walls, floors, furniture, carpets, and appliances. Flood insurance can help you avoid the financial consequences of a flood—and gain peace of mind. Flood insurance from the National Flood Insurance Program is available not only in areas at high risk of flooding, but in moderate- to low-risk areas as well. Policies are sold through nearly 90 insurance companies nationwide.

The cost of a policy depends on your flood risk. For all but a small percentage of very high-risk properties, flood insurance is surprisingly affordable. For example, if your home is in a moderate- to low-risk area, you may qualify for a Preferred Risk Policy. Call your agent for details.

DON'T WAIT UNTIL A FLOOD IS IMMINENT

If you wait until a flood is on its way, you will be too late. In most cases, it takes 30 days after purchase for a policy to take effect. To assess your flood risk, find an agent, and get more information, visit **FloodSmart.gov** or call **1-800-427-2419**.