

Floods happen. Don't let rising waters cost you your home.



It doesn't take living near the coast or a large body of water to be affected by a flood. Even if you live far away from a water source, you can still be a victim of flooding. Protecting yourself is easy. Flood Insurance is available to most homeowners, renters and business owners nationwide through the National Flood Insurance Program (NFIP).

Did You Know...

- Floods are the number 1 natural disaster in the United States.
- In 2007, flooding occurred in all 50 states.
- New land development can increase flood risk.
- 25% of insurance flood claims come from low-to-moderate risk areas.

Think it Couldn't Happen to You?

Floods can happen any time of year, from a wide range of sources. Heavy rains, melting snow, poor drainage systems, and hurricanes can cause flooding. Everyone lives in a flood zone, which are areas of low, moderate and high risk. Just because a flood hasn't happened in the past, doesn't mean it won't in the future.

How Flood Insurance Can Protect You

Flood insurance helps to protect you from the financial devastation caused by floods. A few inches of water can cause thousands of dollars worth of damage. Flood insurance can cover both your home's structure as well its contents.

Damage caused by floods is not covered under a standard homeowners policy. Also, there is a 30-day waiting period before a flood policy takes effect, so don't wait before it's too late.

Only a flood insurance policy can offer the protection and peace of mind you need for your home and your belongings in case of a flood.

Flood Myths & Facts.

Don't let these common misconceptions about floods prevent you from getting protected.

Myth: A standard homeowners policy covers flooding.

Fact: Many homeowners do not find out until it is too late that their homeowners policies do not cover flooding.

Myth: Only residents of high-risk flood zones need to insure their property.

Fact: Even if you live in an area that is not flood-prone, it is advisable to have flood insurance. Preferred risk policies are designed for residential properties located in low- to-moderate risk flood zones.

Myth: Federal disaster assistance will pay for flood damage.

Fact: Before a community is eligible for federal disaster assistance, it must be declared a federal disaster area. This happens in less than 50 percent of flooding incidents. The main form of federal assistance after a federally declared disaster is a loan.

Myth: Federal flood insurance can be purchased only directly through the NFIP.

Fact: Most federal flood insurance is sold and serviced by Write Your Own companies, such as Travelers or Auto Owners.

Myth: You cannot purchase flood insurance immediately before or during a flood.

Fact: You can purchase National Flood Insurance at any time. However, in most cases, there is a 30-day waiting period from the date of application and premium payment before the policy takes effect.

Myth: You can't buy flood insurance if your property has previously flooded.

Fact: It doesn't matter how many times your home has been flooded. You are still eligible to purchase flood insurance provided that your community participates in the NFIP.

Start preparing today.

Use these tips to help protect your home and possessions in the event a flood happens to you.

Before a Flood

- Prepare Your Home. If you have any electrical appliances in a basement, elevate them off the ground.
- Keep important documents and personal objects in a safe place where they won't get damaged. Take photos of any valuable possessions and save receipts.
- Have An Emergency Plan. Make sure your family has an evacuation plan in the event of a major storm.

During a Flood

- Fill bathtubs and sinks with clean water, as flood waters can become contaminated.
- If instructed to evacuate your home, do so immediately.
- Avoid walking through floodwaters. Flowing water can carry a strong current.
- Do not drive through a flooded road. Turn around and find a safer route.

After a Flood

- If your home has suffered damage and you have flood insurance, file a claim immediately.
- Take photos of the damaged areas. Compile a list of damaged items and their value.
- Remove wet contents immediately. Mold can develop within 48 hours in wet carpets and furniture.

Learn more at [FloodSmart.gov](https://www.floodsmart.gov) the official site of the National Flood Insurance Program.

**Protect your most important investment.
Talk to your agent about Flood Insurance.**

* Information and statistics provided by the National Flood Insurance Program, FloodSmart.gov, and FEMA.gov.

This material is for informational purposes only. All statements herein are subject to the provisions, exclusions and conditions of the applicable policy. For an actual description of all coverages, terms and conditions, refer to the insurance policy. Coverage subject to guidelines established by the National Flood Insurance Program and Federal Law.