



It would cost \$11,450 to repair a 1,000 square-foot home that is damaged by a 3-inches of water.¹

The same flood would cause \$22,590 worth of damage to a 2,000 square-foot home. Every year, floods cause more than \$2 billion in property damage in the U.S.

Surprisingly, nearly 30 percent of claims are made by people with low- to moderate-risk properties.

Our agency wants you to know before it's too late: Flood damage is not covered under standard homeowners, farm owners or business owners policies. **In fact, nearly all insurance policies specifically exclude damages from flooding.** Fortunately, flood insurance is available through the federal government's National Flood Insurance Program and some specialty programs.

¹ FloodSmart.gov

LOGO

Address 1
Address 2
Township, ST 12345

According to the Federal Emergency Management Agency, **flooding is the most common natural disaster in the U.S. In high-risk areas, you are more likely to experience a flood than you are a fire.**

All 50 states have had a flood or flash flood in the past five years—**let us help make sure you're covered.**

If your *car* is washed away in a flood, its loss is likely to be covered by your auto policy.

But, did you know that if your *home* is damaged in the same flood, it *won't* be covered by your homeowners insurance?

What's more, federal disaster assistance usually takes the form of a loan, which must be paid back with interest.

If you are thinking about purchasing flood insurance, remember it takes 30 days for a policy to take effect. Call our agency *today!*





Let us help.



Plan now to save

Think carefully before rebuilding to pre-flood conditions. New laws such as the *Flood Insurance Reform Act of 2012* could save or cost you thousands of dollars depending on decisions you make today.

Insurance considerations

- **Elevating your home** (You could save more than \$90,000 over 10 years just by building three feet above base flood elevation.)
- **Future premium increases** (Risks are reassessed and rates adjusted constantly.)
- **Key coverage may be restricted** (For example, contents coverage is essential, but limited in the basement. And, the flood policy defines a basement differently. The National Flood Insurance Program defines a basement to include any part of a building where all sides of the floor are below grade or ground level—even if by inches.)

As long as your locality participates in the program, NFIP coverage can be purchased through our agency. **Call us today! We will help you explore your options.** Coverage up to \$250,000 is available for residential buildings, and up to \$100,000 for contents. Coverage for farm buildings and other nonresidential buildings, as well as separate coverage for their contents are available in limits of up to \$500,000.

Both property owners and renters are eligible for this coverage.

(All policies are subject to exclusions.)

Most financial services literature features the disclaimer:

“Past performance is no guarantee of future results.” Weather is like that, too. **Yet, it’s hard to ignore the flurry of exceptional weather-related disasters in recent years.**

Meanwhile, floods can happen any time, for any number of reasons: heavy rainfall, burst water mains, broken dams. You cannot plan for these catastrophes, yet any one of them could devastate your home, your family and everything you’ve worked so hard to acquire.

Take steps to protect yourself. **Let us help.**



Contact our agency today. Or, fill out this brief questionnaire, mail it back to us and we'll call you.

(123) 456-7890 • email@agency.com

Address 1 • Township, ST 12345

☐ **Yes! I want more information on flood insurance.**

☐ **No. I decline the offer of flood insurance.**

signature

Name _____

Address _____

City _____ State _____ ZIP _____

Phone _____ Fax _____ Email _____

I would also like information on the following insurance issue(s): _____