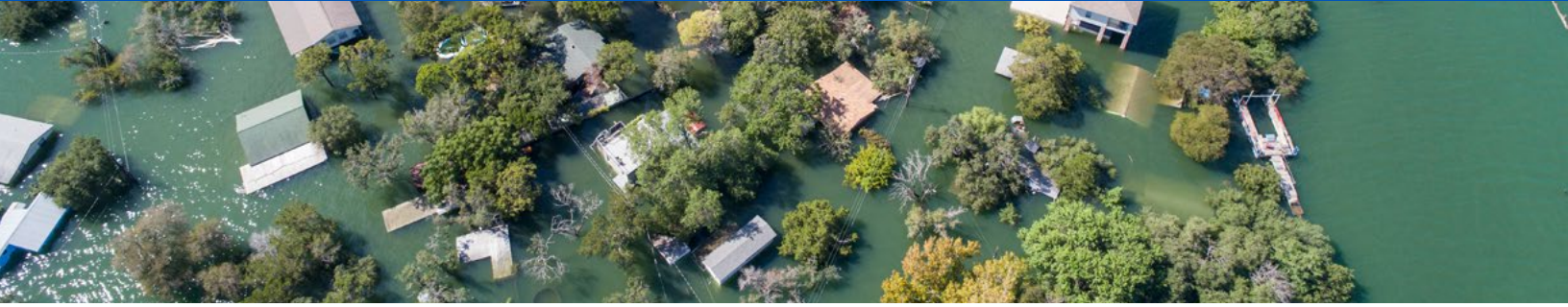


WHY IS FLOOD INSURANCE IMPORTANT?



Floods are the #1 natural disaster in the United States with flood losses averaging close to \$8 billion a year. Are you covered for flood? These flood facts are a few of the reasons **why you need flood insurance**:

- Flooding can happen anywhere. More than 20% of flood claims come from outside high-risk flood areas.
- Floods and flash floods can happen any time of the year.
- Most homeowners' and renters' insurance policies do not cover flood damage.
- Flash flooding can occur in all 50 states.
- Besides tropical systems, causes of flooding include spring thawing, heavy rains, snow melt runoffs, flash floods and mudflows.
- 90% of all U.S. natural disasters declared by the President involve some sort of flooding. Flooding accounts for 40% of all natural disasters.
- More than 670 U.S. communities will face repeated flooding by the end of this century.
- Homes in high-risk areas have a 1-in-4 chance of experiencing flooding within the term of a 30-year mortgage.
- An inch of water can create \$27,000 of damage inside your building.
- The average flood insurance claim is about \$43,000.

Ask your agent about flood coverage today!