



FLOOD INSURANCE

Why flood insurance is a must!

Floods are the **#1** natural disaster in the U.S. and affect ALL 50 states, according to FEMA. Since **most homeowners insurance policies do not cover flooding**, it's important to obtain flood insurance to protect yourself and your home before a natural disaster strikes.








What does flood insurance cover?

There are two basic blanket coverages when it comes to flood insurance:

- 1. Building coverage** - protects the physical structure of a home, the foundation, the plumbing and electrical systems, the central air and heating systems, attached bookcases, cabinets, paneling and a detached garage (other detached structures are not covered and will need their own policy).
- 2. Personal content coverage** - protects clothing, furniture, electronics, curtains, some portable appliances, freezers & select valuables like art (up to a limit).

For high-risk areas or simply for additional coverage, we do have offer more options!

Flood facts & highlights:

-  As little as **one inch** of flood water can cause \$25,000 in damage, per FEMA
-  There is typically a **30-day waiting period** from date of purchase until your flood insurance policy goes into effect
-  20% of all flood claims nationwide are filed in low-to-moderate flood risk areas
-  In 2019, more than \$225 million was paid for flood claims in Florida
-  Between 2000 and 2019, there were 81 hurricanes and tropical storms across FL (many requiring FEMA assistance)
-  Because of the potential for flooding, Florida has more flood insurance policies required by the National Flood Insurance Program than any other state
-  Flood damage and water damage are NOT the same

Questions? Contact our team!

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