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THE FLOOD ZONE



Grand Forks ND
April 7, 1997
Photo by Phil
Cogan/FEMA

2004 Major Disaster Declarations

Date	State	Event	Date	State	Event
11/15	Delaware	Flooding - Hurricane Jeanne	11/15	Alaska	Winter Storm Tidal Surges Flooding
10/18	Virginia	Flooding - Hurricane Jeanne	10/07	Minnesota/Tennessee	Severe Storms and Flooding
10/01	New York	Severe Storms and Flooding	09/30	Kansas	Severe Storms and Flooding
09/26	Florida	Hurricane Jeanne	09/24	Georgia	Tropical Storm Frances
09/23	Vermont	Severe Storms and Flooding	09/20	West Virginia	Severe Storms and Flooding
09/19	Ohio	Severe Storms and Flooding	09/16	Florida	Hurricane Ivan
09/18	Georgia / North Carolina	Hurricane Ivan	09/16	Florida	Hurricane Ivan
09/15	Mississippi / Alabama / Louisiana	Hurricane Ivan	09/15	South Carolina	Tropical Storm Gaston
09/10	North Carolina	Tropical Storm Frances	09/04	Florida	Hurricane Frances
09/03	Virginia	Flooding -Tropic Depression	09/01	Indiana	Tornadoes and Flooding
08/13	Florida	Hurricane Charley / Bonnie	08/06	Pennsylvania/ Kentucky/ West Virginia	Severe Storms and Flooding
08/03	Kansas / New York	Severe Storms and Flooding	07/20	South Dakota	Severe Storms and Flooding
07/16	New Jersey	Severe Storms and Flooding	06/30	California	Flooding - Levee Break
06/30	Arkansas / Michigan	Severe Storms and Flooding	06/18	Wisconsin	Severe Storms and Flooding
06/15	Virginia	Severe Storms and Flooding	06/11	Missouri	Severe Storms and Flooding
06/10	Kentucky	Severe Storms and Flooding	06/07	West Virginia	Severe Storms and Flooding
05/25	Iowa / Nebraska	Severe Storms and Flooding	05/07	Arkansas	Severe Storms and Flooding
05/05	North Dakota	Severe Storms and Flooding	04/29	New Mexico	Severe Storms and Flooding
04/21	Massachusetts	Flooding	02/05	Maine	Severe Storms and Flooding
			01/26	Ohio	Severe Storms and Flooding

Floods are the most common and costly of all natural disasters and can happen anytime, anywhere. In all 50 states ... on coasts, on mountains, along rivers, in the desert ... in towns of every size ... floods happen. Floods pose life-threatening risks to you and your family. Standard homeowner's and renter's insurance policies do not cover flood damage. The most important thing you can do to protect yourself from financial loss is to have flood insurance.

Flood facts you should know!

- ✓ Everyone lives in a flood zone. Just an inch of water can cause costly damage to your property.

- ✓ Floods and flash floods (often walls of water 10 to 20 feet high) happen in all 50 states, even in areas no one believes to be high risk.
- ✓ In a high-risk area, your home has a 26% chance of being damaged by a flood during the course of a 30-year mortgage, compared to a 4% chance of fire.
- ✓ Over 90% of all U.S. natural disasters include flooding.
- ✓ Federal disaster assistance is usually a loan that must be paid back with interest. For a \$50,000 loan at 4% interest, your monthly payment would be around \$324 a month for 30 years. Compare that to a \$100,000 flood insurance premium, which is about \$400 a month.
- ✓ The NFIP awarded over \$601 million in flood claims in 2003.

A Non-Special Flood Hazard Area (NSFHA) is an area that is in a low-to moderate-risk flood zone (Zones B, C, X). A NSFHA is not in any immediate danger from flooding caused by overflowing rivers or hard rains. However, it is important to note that structures within a NSFHA are still at risk. 25% - 30% of all claims paid by the NFIP are for policies in low- to moderate-risk flood zones (NSFHA).

Heavy rains, a blocked creek, or inadequate drainage can all lead to floods, and you are left with damaged walls and floors, drenched rugs and furniture, mud, and debris.

New land development can increase flood risk, especially if the construction changes natural runoff paths.

**Do you want to gamble your home, your possessions, and your financial well being on a flood?
No, then please renew your policy TODAY!**