



Rain may bring spring flowers ...

or disaster.

So before disaster strikes, run for coverage!®

Statistics tell us:

- Floods are the most common and costly natural catastrophe. In terms of economic disruption, property damage, and loss of life, floods are nature's number-one disaster.¹
- In areas at high risk of flooding, there is a 26-percent chance of being flooded during the life of a typical 30-year residential mortgage.¹
- The National Weather Service estimates that flooding caused approximately \$50 billion in damages in the U.S. in the 1990s.²

History and experience tell us:

Myth: Some people think little harm can come from spring rains.

Fact: **Spring rains can cause devastating floods, with little or no warning.**

Myth: Some homeowners think their standard homeowners policy protects them against flood damage.

Fact: **Only flood insurance does.**

(over, please)

¹FEMA, Flood Insurance Guide for Community Associations

²www.flooddamagedata.org/introduction.html

Myth: Some people think federal disaster assistance will protect them against flood damage.

Fact: Unless an area is officially declared a federal disaster, a homeowner cannot qualify for federal assistance. And those who do receive federal assistance receive it in the form of grants and loans – and the loans must be repaid with interest!

Myth: Some homeowners think they can wait until a storm is approaching to apply for flood insurance.

Fact: It takes 30 days for flood insurance to go into effect. The predicted weather may materialize a lot sooner than that. So, don't wait. Call today!

BUY FLOOD INSURANCE NOW BEFORE DISASTER STRIKES!

Contact your flood insurance specialist today.

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