



**ASSURANT**  
Specialty  
Property

Flood Insurance Coverage is underwritten by American Bankers Insurance Company of Florida, an Assurant Specialty Property company. American Bankers Insurance has been in business since 1947 and has \$1.7 billion in gross written premiums. American Bankers Insurance has a Best's Rating of "A" (Excellent) by A.M. Best Company,\* an organization that rates insurance companies, based on financial strength and operating performance. As our customer, you can expect quality insurance products, prompt service and timely processing of claims.

*Financial data is for the period ending 12/31/07.*

\* A.M. Best Company ratings range from A++ to F. An "A" rating represents the third highest position out of 16 rating categories. The A.M. Best Company neither endorses nor is affiliated with American Bankers Insurance Company of Florida.

When you want protection that counts, rely on an authorized American Bankers Insurance agent. As leaders in the National Flood Insurance Program, we specialize in accurate quotes without delay, prompt policy issuance, and outstanding service exceeding customer expectations for quick claims settlement. It's our business to help satisfy your business insurance needs.

Call your flood insurance specialist today.

Underwritten by:  
American Bankers Insurance Company of Florida



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Property

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Flood Insurance  
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## Q. Do you need flood insurance for your business?



**A.** It may not be just a need.  
It may well be a must!

*So, before disaster strikes,  
run for coverage!®*

**Flood Insurance**  
FOR YOUR BUSINESS

# It's your business to know the **FACTS** about flood insurance.

**FACT** Flood insurance is the smart way to go if you own a business.

What do you have to lose from water and mud damage in the event of a flood? Whole businesses have been swept away in floods, just as if they had never existed. The value of your inventory, supplies, stock, furnishings, and business and office equipment more than justifies the small cost of federally sponsored flood insurance.

**FACT** If you have an SBA loan or any other government-backed loan (such as Freddie Macs and Ginnie Maes) on a commercial building, you are required to carry flood insurance.

This is for your own protection. About 25% of all flood claims come from areas no one considered high risk.\* Combine this with the fact that there are more floods than any other natural disaster in America. So no one should assume that flood insurance is not needed.

**FACT** Whether your flood risk is big or small, you can easily get federally sponsored flood insurance.

The National Flood Insurance Program offers coverage up to \$500,000 for commercial buildings and up to \$500,000 for contents.

National Flood Insurance is available from authorized agents of American Bankers Insurance Company of Florida.

\*FEMA.gov

## More facts smart business people need to know.

1. More than 90% of all property damage caused by natural disasters is the result of flooding.\*
2. Don't make the mistake of thinking flood losses will be covered by your other insurance. Read the exclusions and limitations in your existing policies, then do the smart thing: Buy flood insurance.
3. Don't wait to buy flood insurance. You can purchase flood coverage at any time. However, after you apply and pay the premium, there is a 30-day waiting period before your policy goes into effect.
4. You are eligible for federal flood insurance, even when your building or property has been flooded previously, as long as your community is part of the National Flood Insurance Program. Your authorized American Bankers Insurance agent will provide full details.



### **CALL TODAY FOR YOUR QUOTE**

Call your authorized American Bankers Insurance agent for an immediate quote on flood insurance or to discuss your other business insurance needs.