



ASSURANT
Specialty
Property

The Flood Zone

American Bankers Insurance Company of Florida

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2009 NAMED HURRICANES

Atlantic: Ana, Bill, Claudette, Danny, Erika, Fred, Grace, Henri, Ida, Joaquin, Kate, and Larry.

Pacific: Andres, Blanca, Carlos, Dolores, and Enrique.

Are you ready for these unwanted guests between June and November?

RECENT FLOOD DISASTERS



Oakville, Iowa, June 27th, 2008 -- This house sits surrounded by water two weeks after the Iowa river breached it's levee and flooded the town with ten feet of water. Susie Shapira/FEMA



Did you know?

Everyone lives in a flood zone. Floods can – and do – occur almost anywhere. If a flood destroys your home, you have no coverage under your homeowner's policy. **An NFIP Flood Insurance Policy through American Bankers Insurance Company of Florida does provide coverage!** Make sure your flood insurance policy is up to date.

January 7, 2008
Wildfires Increase Flood Hazards
January 24, 2008
Flood Victims Wait and Hope for FEMA Assistance
March 25, 2008
Rivers Keep Rising in Arkansas, Missouri
April 16, 2008
Flooding reported in 14 Miss. Counties as rivers rise
May 14, 2008
It was a nightmare August for flood victims in SE Minnesota

**With flood insurance protection, you will be reimbursed for covered costs if you experience a flood. In the meantime, you gain peace of mind, knowing you have one less thing to worry about.
PLEASE RENEW YOUR POLICY TODAY!**



Biscoe, AR, March 28, 2008 --

This house is surrounded by sand bags to protect it from floodwaters from the Cache River, a tributary of the White River. Houses throughout the region are threatened by flooding. Jocelyn Augustine/FEMA

Are you protected from flood loss?

Your homeowners insurance does not cover floods. Flood insurance through the National Flood Insurance Program does.



Dutchtown, MO, March 20, 2008

-- This small rural community was inundated with fast-moving flood waters that flooded homes and submerged the main roads in the area. FEMA/John Shea

What is a Non-Special Flood Hazard Area (NSFHA)?

A non-special Flood Hazard Area (NSFHA) is an area that is in a low- to moderate-risk flood zone (**Zones B, C, X** Pre - and Post-FIRM). An NSFHA is not in any immediate danger from flooding caused by overflowing rivers or hard rains. However, it's important to note that structures within an NSFHA are still at risk.

Flood insurance is advisable even if your neighborhood is not in a floodplain. Floods can – and do – occur almost anywhere. **Nearly 30 percent of NFIP claims come from properties considered to be at low or moderate risk (B, C or X).**

In the majority of floods, victims are on their own – unless they have flood insurance. For floods that are declared major disasters, the aid available is limited. Most assistance is in the form of loans that must be repaid, with interest. Even though floods are not always declared as federal disasters, **insurance claims can still be paid due to flood damages.**

If you live in a low to moderate risk area and are eligible for the Preferred Risk Policy, your flood insurance premium may be as low as \$120 a year, including coverage for your property's contents.

Things to think about!

- ✓ Your home has a **26% chance of being damaged by a flood** during the course of a 30-year mortgage, compared to a 9% chance of fire.
- ✓ Last year, one-third of all claims paid by the NFIP were for policies in **low-risk communities.**
- ✓ Flooding is the nation's No. 1 natural disaster.
- ✓ There is a standard 30-day waiting period from the date of purchase before a new flood policy goes into effect.
- ✓ Floods and flash floods happen in all 50 states.

**Don't wait until it's too late!
RENEW YOUR POLICY TODAY!**