

DISASTER ASSISTANCE IS OFTEN NOT AVAILABLE

Some people think they don't need flood insurance because they believe Federal disaster assistance will come to their aid. But floods are not always declared a Federal disaster. And when they are, aid is usually in the form of a loan, which must be paid back with interest. Flood insurance, on the other hand, pays for all covered losses, and, unlike loans, that money doesn't have to be paid back. You can cover your home's structure for up to \$250,000 and its contents for up to \$100,000. For businesses, structural and contents coverage are available up to \$500,000. Don't count on others to financially protect your home or business. Take the initiative to protect your investment yourself.



WHY RISK THE CONSEQUENCES?

Just a few inches of water can cost thousands of dollars in damage to walls, floors, furniture, carpets, and appliances. Flood insurance can help you avoid the financial consequences of a flood—and gain peace of mind. Flood insurance from the National Flood Insurance Program is available not only in areas at high risk of flooding, but in moderate- to low-risk areas as well. Policies are sold through nearly 90 insurance companies nationwide.

The cost of a policy depends on your flood risk. For all but a small percentage of very high-risk properties, flood insurance is surprisingly affordable. For example, if your home is in a moderate- to low-risk area, you may qualify for a Preferred Risk Policy. Call your agent for details.

DON'T WAIT UNTIL A FLOOD IS IMMINENT

If you wait until a flood is on its way, you will be too late. In most cases, it takes 30 days after purchase for a policy to take effect. To assess your flood risk, find an agent, and get more information, visit FloodSmart.gov or call **1-800-427-2419**.

