

## **THE RISK IS REAL**

Everyone lives in a flood zone. In high-risk areas, you have a 1 in 4 chance of experiencing a flood over the life of a 30-year mortgage. But the truth is that you can live miles away from water and still be at risk of flooding. In fact, nearly 25 percent of flood insurance claims come from moderate- to low-risk areas. That's because it doesn't take a major body of water, or even a major storm, to cause a flood. Anything from new development to a slow-moving rainstorm can cause flooding. Floods are the most common natural disaster in the United States, yet most homeowners insurance does not cover flood damage.

## **WHY YOU NEED FLOOD INSURANCE**



**FloodSmart.gov**  
**1-800-427-2419**



**FEMA**

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