

FLOODING YOU WITH ANSWERS -

The importance of flood insurance.

If you are like many, you may be under the impression that if you are not in a "designated flood zone" and not required to have flood insurance on your home, then you don't need it. Or, like some, you may think that your homeowner's policy covers your dwelling and personal contents in the event of a flood. However, that is not the case or necessarily true. But, before you get a sinking feeling, rest assured that flood insurance is easily obtainable through the National Flood Insurance Program (NFIP), which is administered by the Federal Emergency Management Agency (FEMA) or through most local agencies. And, it is not much more of an investment in addition to your homeowner's policy. Most importantly, it will provide you with the security you one day might need.



Getting flood coverage for your home can't be stressed enough, because you just never know. There have been many freaks of nature all around the country. A quarter of all flood insurance claims are submitted by policyholders in low-to-moderate risk areas, and policyholders in high-risk zones have a 26% chance of experiencing a flood over the life of a 30-year mortgage.

Did you know?

**Even a few inches of water can bring thousands of dollars in repair and restoration costs.

**Just six inches of rapidly moving flood water can knock a person down.

**A mere two feet of water can float a large vehicle even a bus.

**One-third of flooded roads and bridges are so damaged by water that any vehicle trying to cross stands only a 50% chance of making it to the other side.

**Don't let a flood dampen your world, put a call into your local agency today to see if you have the coverage you need.

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Believe it or not, flooding is one of Florida's most frequent hazards. And, just because you haven't experienced one, doesn't mean you never will. So, why doesn't homeowner's include flood? The answer is because flood insurance provides protection from natural causes outside the home, such as prolonged rainstorms (tropical storms and hurricanes), an ocean surge driven by a hurricane, rising waters in rivers or lakes, failed dams or levees and melting snow. Flood insurance does not cover internal home disasters, such as broken pipes or leaky water heaters. In addition, when rain enters through a window, door or roof, damaged from wind, it is then considered windstorm-related damage, not flood-related.

In addition, flood insurance is unlike other types of insurance; it doesn't take effect on day one. There is typically a 30-day waiting period from the date of purchase. So, the longer you put off purchasing flood coverage, the greater your risk of suffering a loss before your policy is actually in place.