

Flood Risk: Know your exposure

96%

HOMEOWNERS
WITHOUT
FLOOD
INSURANCE

In the wake of recent floods that have devastated homes and communities across the nation, many Americans remain without flood insurance coverage. Even if you think your property is not at risk, take a moment to consider these alarming facts:

FLOOD STATS*



Annual total claims average

3.9 BILLION

Floods are the most common natural disaster in the U.S with total averaged claims nearly **\$3.9 Billion** per year. (2005-2017)

During a 30-year mortgage period you are 27 times more likely to experience a flood than a fire.

CAUSES OF FLOODING:

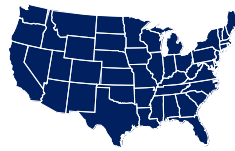


In addition to heavy rainfall and hurricanes other causes of flooding include:

Urbanization | Wildfires | Mudflows |
Winter Storms | Snowmelt Runoff

Homeowners and renters policies do not cover floods; only flood insurance can protect you from damage resulting from a flooding event.

ALL 50 STATES HAD FLOODS:



All **50** states have experienced floods or flash floods,

It is estimated that under **20%** of homeowners impacted by Hurricane Harvey had flood insurance while **30-40%** of homeowners impacted by Hurricane Irma had flood insurance.

THINK YOU'RE NOT AT RISK:



70%

losses in Hurricane Harvey outside of mandatory flood zones



25%

NFIP Claims occur in moderate - low risk areas

1. Hurricane Harvey - estimated under **20%** of homeowners had flood insurance and **70%** losses were outside of mandatory flood coverage purchase areas.
2. Hurricane Irma- estimated only **30-40%** of homeowners had flood insurance



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**Statistics courtesy of the Federal Emergency Management Agency (FEMA).

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