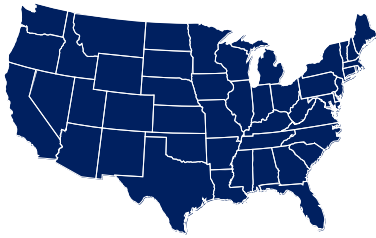


# Why Do I Need Flood Insurance?

## FLOODING IS MORE COMMON THAN YOU THINK



- Flooding occurs across all **50 states** of the United States and causes **billions of dollars** of damage to property and infrastructure every year.
- Floods are the most common natural disaster in the US.



During a 30 year mortgage you are **27 times** more likely to experience a flood than fire protect yourself financially.

## PROTECT YOURSELF FINANCIALLY



Floods are costly and a flood doesn't have to be catastrophic to result in high out-of-pocket expenses.



Only a few inches of flood water can cause tens of thousands of dollars in damage.

## CAUSES

1

Hurricanes and heavy rain are **not the only causes of catastrophic flood events**. Winter storms, melt off, poor drainage, and failed levees and dams can also cause floods.

2

Urbanization, the clearing of land for agriculture or construction, artificial levee systems- all can **increase flood risk** and **influence where floods happen**.

3

Dry areas with **little vegetation** can quickly become **inundated** after monsoons.

In most cases, flood insurance takes effect 30 days after purchase. Make sure you have coverage well ahead of an event, contact your agent to purchase a policy today.