

Reasons Why You May Need Flood Insurance

Flooding doesn't have a season. It can happen at any time of year, even in places that don't get hit by hurricanes. In fact:



20% OF CLAIMS ARE IN A LOW - MODERATE RISK ZONE



1/3 OF THE NFIP CLAIM PAYOUTS GO TO THOSE AREAS.

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UNEXPECTED SOURCES OF FLOOD RISKS



YOU LIVE IN AN AREA AFFECTED BY WILDFIRES

Large-scale burned areas, like those affected by recent California wildfires, can become floodplains. The risk of flooding can remain high until new vegetation has a chance to grow—a period of up to 5 years.



YOU LIVE IN A NEW DEVELOPMENT

Basement flooding is more likely to occur in newly developed areas, where new roads and parking lots cover soil that otherwise would absorb rainfall. Water from heavy rainfall can seep through porous foundation walls.



YOU LIVE IN A DRY AREA

Dry areas with little vegetation can quickly become inundated after monsoons. For example, Phoenix can suffer from flash flooding caused by heavy rainstorms.



YOUR NEIGHBOR HAS AN ABOVE-GROUND POOL

If your neighbor's above-ground swimming pool collapses and the water flows into your home, or if a water main break damages your home and at least one other home in the neighborhood, you can make a flood insurance claim.



YOU LIVE WHERE THE GROUND FREEZES

When spring rain falls on frozen ground and has nowhere to go, it can seep into basements and cause havoc. Heavy snowpack that melts quickly can also cause floods.

Don't wait until it's too late. Obtain a flood insurance policy to safeguard your home and valued assets, for more information contact your insurance agent.

Keep in mind: A flood insurance policy must be in effect for at least 30 days before you can file a claim, so today is a good time to obtain coverage.