



Our agency wants you to know, before it's too late—flood damage is not covered under a standard homeowners, farm owners or business owners policy. In fact, nearly all insurance policies specifically exclude damages from flooding. Fortunately, flood insurance is available through the federal government's National Flood Insurance Program and some specialty programs.

*Flooding, according to the Federal Emergency Management Agency, is the most common natural disaster in the United States.*

*Floods in the U.S. cause more than \$2 billion in property damage annually.*

*Surprisingly, approximately 25 percent of all NFIP claims are made by people in low to moderate risk areas.*

**The NFIP.** As long as your locality participates in the program, NFIP coverage can be purchased through our agency. Call us today! We will help you explore your options. Separate coverages apply to buildings and contents. Coverage up to \$250,000 is available for residential buildings, and up to \$100,000 for contents. Coverage for farm buildings and other nonresidential buildings, as well as separate coverage for their contents are available in limits of up to \$500,000. Both property owners and renters are eligible for this coverage. All policies are subject to exclusions.

**What this year could bring.** While experts have not yet compiled detailed predictions for the 2010 hurricane season, the consensus seems to be that the Eastern Seaboard and Gulf Coast are in for a return to high activity. The Tropical Meteorology Project at Colorado State University forecast an active 2010 season—11-16 named storms and an above-average probability of U.S. landfall. Meanwhile, floods can happen anytime, for any number of reasons: heavy rainfall, a broken dam or reservoir near your home, burst water mains, etc. You cannot plan for a flood. You can only know that, should it happen to you, it could devastate your home, your family and everything you've worked so hard to acquire, and take steps to protect yourself. Let us help.



*Please call our agency and speak with your account executive to discuss your possible need for flood insurance. If you are unsure who to speak with please dial "0" and our operators will assist you, or please complete the return mailer information and mail to our office and we will contact you ASAP ... Thank you.*

- Yes! I want more information on flood insurance.**
- No. I decline the offer of flood insurance.**

*signature*

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_ E-mail \_\_\_\_\_

**I would also like information on the** following insurance issue(s): \_\_\_\_\_