



IS MY AREA AT RISK FOR FLOODING?

- Everyone lives in a flood zone.
- Floods are the nation's most common and costly natural disaster and cause millions of dollars in damage each year.
- Floods can happen anywhere. You don't need to live near water to be flooded. More than 20% of flood claims come from properties outside a high-risk flood zone.
- Floods are caused by storms, melting snow, hurricanes, and water backup due to inadequate or overloaded drainage systems, dam or levee failure, etc.

FACTS ABOUT FLOOD INSURANCE

- The damage from one inch of water can cost more than \$20,000.
- Flood insurance can be the difference between recovering and being financially devastated.
- Flood insurance can pay regardless of whether or not there is a Presidential Disaster declaration.
- Private flood insurance is available in some states and can offer lower premium, shorter waiting periods, higher coverage limits, replacement cost on personal property and additional living expense.

Did you know?...

- AFI is an agent for one of the largest flood insurance servicing companies in the program.
- More than 20 percent of flood insurance claims come from outside of high-risk flood areas.
- Most homeowners insurance doesn't cover flood damage.
- Disaster assistance, if available, comes as a loan payable with interest. FEMA grants, if you qualify, provide about \$5,000 on average per household; while the average flood claim is closer to \$43,000.

Call **800-495-8232** for the right answers from a real person.

Visit: www.afi.org for more information or a no-obligation quote.