

Flood Insurance:

Make it your business.



FEMA



Flooding can happen anywhere

Flooding is the most common and costly natural disaster in the United States, affecting every region and state. In fact, more than 20 percent of claims come from outside high-risk areas. Yet many property owners are unaware of their risk.

That is why FEMA's National Flood Insurance Program (NFIP) is committed to educating customers and communities about flood risk and protecting property owners through flood insurance. We're committed to partnering with agents across the country to provide lower-cost, effective insurance solutions, protecting property owners from the financial devastation caused by flooding, and ultimately building more flood resilient communities.

You can make a difference

In a moment, flooding can undo the financial security that took a lifetime to build. But you can make a difference. Talk to your clients about flood risk. Inform them of their flood insurance choices. By making flood insurance your business, you can help protect your clients and community while generating additional revenue.

Your clients may think they are protected

Nearly 1 in 4 property owners think their homeowners insurance covers damage caused by flooding. As you know, in most cases, it does not. Whatever the cause of the flood—heavy rains, a blocked creek, inadequate drainage, or an overtopped levee—for most people, flood insurance is the best way to protect against the financial devastation caused by flooding.

Preferred Risk Policies (PRPs)

The preferred policy for clients with a choice

PRPs offer the same level of protection as standard policies, including contents coverage, with a lower premium. Preferred risk coverage can be obtained for both residential and commercial properties, and contents-only coverage is available for renters and business owners who lease their space.

PRPs help you retain flood insurance policies and commissions. Flood insurance, whether required or not, is always the right choice.

Protect your clients, protect yourself

People need flood insurance to protect their most important investment: their homes or businesses.

By offering flood insurance to your clients, you help protect them from financial harm, and protect yourself from errors and omissions liability.

Standard Flood Insurance Policies (SFIPs)

For property owners in high-risk flood areas, the purchase of a SFIP is required by federally backed lenders. As an agent, you can help clients living in high-risk flood areas understand the value of flood insurance, as well as important flood mitigation steps that they can take to lower their insurance costs and protect their home.

Even if flood insurance is not mandated for your client's property, they are still at risk. Encourage clients living in moderate- to low-risk areas to protect the lives they've built by purchasing a lower-cost Preferred Risk Policy.

For more information:

- Contact your company's underwriting department or marketing representative or contact NFIP Direct at **1-800-638-6620**.
- Attend a flood insurance training seminar. Visit **NFIPservices.FloodSmart.gov** for information about agent training.
- Visit **Agents.FloodSmart.gov** for more tools for agents and information on the NFIP.

PRPs increase client satisfaction

Savings on premiums make for satisfied clients who know that their agent is looking out for the full range of their insurance needs.

PRPs are easy to write

Whether you are converting a standard policy to a PRP or writing a new policy, the process is simple and straightforward.