“Without flood insurance, it would have been a harder road.”
— THE MORELLOS, HURRICANE SURVIVORS

From heavy rains to hurricanes, you’ll be covered.

Get flood insurance this hurricane season.

For more information, call your insurance agent or visit www.floodsmart.gov/storm.
“I had 1.5 feet of water in my bedroom, but I can recover.”
— DANIELLE REES, HURRICANE SURVIVOR

Protect the life you’ve built with flood insurance.

Flooding is the most common, and costly, natural disaster in the United States. In fact, just one inch of flood water in an average-sized home can cause more than $25,000 in damage. Whether your home floods due to heavy rain or a violent hurricane, flood insurance helps cover the cost of repairing your home and replacing your belongings.

Why you need flood insurance.

Hurricane season is here, and one of the most important steps homeowners can take to prepare is to buy flood insurance today. Here are just a few reasons why flood insurance is important:

- 40 percent of flood insurance claims came from outside high-risk areas between 2015 and 2019.
- Storms are not the only cause of floods. Flooding can be caused by coastal storm surges, heavy rainfall, poor drainage in low-lying areas, and much more.
- In the event of a storm, federal disaster assistance may be limited or unavailable.
- Most types of federal disaster assistance require a presidential disaster declaration. Assistance comes in the form of low-interest disaster loans that must be repaid—with interest!

Most homeowners insurance does not cover flooding. But with flood insurance, you’re covered.

Remember:

Policies typically take up to 30 days to go into effect. Call your insurance agent today and buy flood insurance to protect your largest financial asset.

For more information, call your insurance agent or visit www.floodsmart.gov/storm.