



It only takes 2 inches of water
to put you knee-deep in debt.



Homeowners insurance doesn't cover flooding. Flood insurance covers flooding.

There are lots of reasons to be insured against flooding.

- Flooding is the #1 natural disaster.
- Flood damage is not covered by most homeowners insurance.
- 25% of flood claims are filed by people living in low-to-moderate risk areas.
- In high-risk areas, 1 in 4 homes will experience a flood over the course of a 30-year mortgage.
- Only 2 inches of water in your home can cost \$7,800 or more in damage.†
- Disaster assistance — if it's available — is usually a loan you must repay with interest.
- Flood insurance is mandatory if you live in a high-risk area and have a mortgage from a federally regulated lender.

It doesn't take a lot of water to do a lot of damage.

Drywall \$2,250†

Furniture \$2,850†

Flooring \$2,700†



How much are the things in your home worth? Furniture, carpeting, and appliances? Hardwood floors, electronics, and clothing? If everything in your house was ruined in a flood tomorrow, could you afford to replace it all?

You can't rely on homeowners insurance.

Homeowners insurance typically doesn't cover flood damage. So if you don't have flood insurance, the entire cost of repairs and replacing ruined contents falls squarely on you. And since you live in a high-risk flood area, there's a 26% chance of flooding during a 30-year mortgage. In fact, the risk is so high, the government requires people with mortgages from federally regulated lenders to purchase flood insurance.

Costs rise faster than water.

Living in a high-risk area doesn't always mean major flooding; just a small amount of water can cause a lot of damage to your home and contents. In 2007 alone, flood insurance claims in the United States were nearly \$600 million, with an average claim of \$33,356. A flood can destroy your walls, floors, furniture, electrical system and your savings. And the effects of a flood remain long after the water is gone.

A flood is closer than you think.

Heavy rains, clogged or inadequate drainage systems, and broken water mains can cause flooding putting your home and belongings at risk. Flood insurance is the only way to protect yourself from the financial devastation that even a small amount of water can cause.

Protect your home. Protect yourself.

Go to FloodSmart.gov/deep to learn more about flooding and flood insurance.

Sincerely,

A handwritten signature in black ink that reads "Edward L. Connor".

Edward L. Connor
Acting Federal Insurance Administrator
National Flood Insurance Program

P.S. There's typically a 30-day waiting period on new flood insurance policies. If you wait until a flood occurs, it'll be too late. Now is the best time to protect yourself.