



## Why Buy Flood Insurance

### In or Out of the High-Risk Flood Area—Everyone Needs Flood Insurance

#### Did you know?

- ✓ Floods are the nation's most common and costly natural disaster, causing billions of dollars in damage each year.
- ✓ Homeowners and renters insurance does not typically cover flood damage.
- ✓ Floods can happen anywhere. In fact, 98 percent of counties in the United States have experienced a flood and more than 20 percent of flood claims come from properties outside the high-risk flood zone.
- ✓ If your property is in a low-to-moderate flood risk area, your flood insurance could be much more affordable than you might think.

Just one inch of water in an average-sized home can cost more than \$25,000 in damage. You can recover faster and more fully after a disaster with flood insurance. Call your insurance agent and buy a policy today.

As long as your community participates in the National Flood Insurance Program, you can buy flood insurance for your property. There's typically a 30-day wait period between when you purchase the policy and when it becomes effective. Find questions to ask your agent to ensure you purchase the coverage you need at [FloodSmart.gov](https://www.floodsmart.gov).