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## *Important Facts About Flood Insurance*

### *1. Flood Damage Is More Costly Than You Think*

Just a few inches of water from a flood can cause tens of thousands of dollars in damage. From 2008 to 2012, the average residential flood claim amounted to more than \$38,000. Flood insurance is the best way to protect yourself from devastating financial loss.

### *2. Flood Insurance Is Affordable For Most Properties*

Flood insurance is available to homeowners, renters, condo owners / renters, and commercial owners/renters. Costs vary depending on how much insurance is purchased, what it covers and the property's flood risk. For the Preferred Risk policy, premiums start at \$290/year.

### *3. Don't Wait - 30 -day Waiting Period*

Typically, there's a 30-day waiting period from date of purchase before your policy goes into effect. That means now is the best time to buy flood insurance.

### *4. Floods Happen Everywhere*

What are your chances of experiencing a flood? Floods are caused by storms, hurricanes, water backup due to inadequate or overloaded drainage systems, as well as broken water mains. Nearly 20% of flood claims come from moderate-to-low risk areas.

### *5. You Can Plan For Flooding*

Flooding can happen at any time. Create a family plan today to help minimize potential losses and ensure your family's safety. Don't forget to plan for your pets! Visit [Floodsmart.gov/familyplan](http://Floodsmart.gov/familyplan) or [Ready.gov/prepare](http://Ready.gov/prepare) for helpful tips and more information about how you can be prepared.