

TEMPLATE NEWSLETTER ARTICLE

Article Title:

Where it can rain, it can flood.

Article Content:

Flooding is the most common and costly natural disaster in the United States causing billions of dollars in damage each year. And, it often happens in low- and moderate-flood risk areas. The decision whether or not to buy flood insurance should not be based on a line on a flood map. Last year's hurricane season should remind us that disasters can happen anywhere, and often without warning.

The fact is, a flood event doesn't have to be the size of a hurricane to cause serious damage. According to the Federal Emergency Management Association (FEMA), 98 percent of U.S. counties in every state have experienced a flooding event. Flood risks can occur along rivers, oceans, streams, neighborhood retention basins, and even man-made issues related to land development. And, just one inch of water in a home can cause more than \$25,000 in damage!

Unfortunately, most business owners, homeowners, and renters typically don't buy flood insurance. Don't become a flood loss statistic by falling into the trap of these common myths:

- My property won't flood if it didn't in past weather events.
- I'm not in a flood zone, so I can't get flood insurance.
- Flood coverage is unnecessary because individual disaster assistance from FEMA will cover my losses.

FEMA research shows that individuals who have flood insurance recover more quickly and fully after a flooding event than those who don't. Flood insurance is essential financial protection and peace of mind. Call your insurance agent, reach out to the **National Flood Insurance Program Help Center at 800.427.4661**, or go to www.FloodSmart.gov to learn more about how to buy flood insurance.

Remember, you can't control the weather, but you can prepare for it. Be aware and prepared. #FloodSmart