



**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.
- People outside of high-risk areas file over 20% of NFIP claims and receive one-third of disaster assistance for flooding.
- In high-risk areas, homes have at least a 1 in 4 chance of flooding over the course of a 30-year mortgage.
- Only 2 inches of water in your home can cost tens of thousands of dollars in damage.
- Disaster assistance — if it's available — has limitations and may not be enough to cover your costs.
- Flood insurance is mandatory if you live in a high-risk area and have a mortgage from a federally regulated or insured lender.

**Call your insurance agent.**

**Call 1-888-724-6794**

**Visit [FloodSmart.gov/deep](https://www.floodsmart.gov/deep)**



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

**Baseboards \$450†**

**Furniture \$570†**

**Flooring \$7,900†**



FEMA



\*Estimates are for illustrative purposes only and should not be used to estimate any actual flood loss. A flood certified insurance adjuster making a room-by-room, item-by-item, detailed estimate of covered flood damage is the only estimating method approved and acceptable to the National Flood Insurance Program. These estimated costs are based on an average U.S. home of 1000 square feet, built on a slab and with typical household items. Costs vary from state to state and home to home.