



**Why renew
your flood insurance
this year?**



**Because without it, your home
is a disaster waiting to happen.**

There are plenty of reasons to stay covered.

- Flood damage is not covered by most homeowners insurance.
- Flooding is the #1 natural disaster.
- 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.
- 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
or for more information
call 1-888-724-6410
or visit [FloodSmart.gov/renew](https://www.floodsmart.gov/renew)



FEMA



FEMA Distribution Center
P.O. Box 485
Buckeystown, MD 21717



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**You can't stop a flood.
But you can be ready for it.**