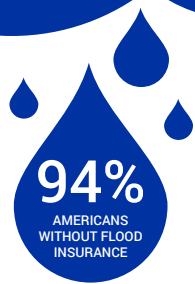


Flood Risk: Know your exposures



IN THE WAKE OF RECENT FLOODS

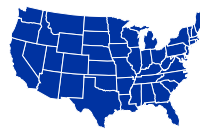
THAT HAVE DEVASTATED HOMES AND COMMUNITIES ACROSS THE NATION, **MANY AMERICANS REMAIN WITHOUT FLOOD INSURANCE COVERAGE**. EVEN IF YOU THINK YOUR PROPERTY IS NOT AT RISK, **TAKE A MOMENT TO CONSIDER THESE ALARMING FACTS:**



FLOOD STATS*



ANNUAL TOTAL CLAIMS AVERAGE
\$1.9 BILLION



ALL **50 STATES** HAD
FLOODS

Floods are the most common natural disaster in the U.S. with **total averaged claims** nearly **\$1.9 billion per year** (2006-2015).

During a 30-year mortgage period you are **27 times more** likely to experience a flood **than a fire**.

In the **past five years**, all **50 states** have **experienced floods** or flash floods.

It is estimated that under **20%** of homeowners impacted by **Hurricane Harvey** had flood insurance, while **30-40%** of homeowners impacted by **Hurricane Irma** had flood insurance.

CAUSES OF FLOODING



In addition to heavy rainfall and hurricanes other causes of flooding include:

- › Urbanization
- › Wildfires
- › Mudflows
- › Winter storms
- › Snowmelt runoff

Homeowners and renters policies do not cover floods; **only flood insurance can protect you from damage** resulting from a flooding event.

THINK YOU'RE NOT AT RISK?



70% LOSSES
IN HURRICANE HARVEY
OUTSIDE OF MANDATORY
FLOOD ZONES



20% NFIP CLAIMS
OCCUR IN MODERATE- TO
LOW-RISK
AREAS

› Hurricane Harvey – estimated under 20% of homeowners had flood insurance and 70% of losses were outside mandatory flood coverage purchase areas¹

› Hurricane Irma – estimated only 30-40% of homeowners had flood insurance²

^{1,2} www.fema.gov