

## Floods happen. Don't let rising waters cost you your home.



It doesn't take living near the coast or a large body of water to be affected by a flood. Even if you live far away from a water source, you can still be a victim of flooding. Protecting yourself is easy. Flood Insurance is available to most homeowners, renters and business owners nationwide through the National Flood Insurance Program (NFIP).

### Did You Know...

- Floods are the number 1 natural disaster in the United States.
- In 2007, flooding occurred in all 50 states.
- New land development can increase flood risk.
- 25% of insurance flood claims come from low-to-moderate risk areas.

### Think it Couldn't Happen to You?

Floods can happen any time of year, from a wide range of sources. Heavy rains, melting snow, poor drainage systems, and hurricanes can cause flooding. Everyone lives in a flood zone, which are areas of low, moderate and high risk. Just because a flood hasn't happened in the past, doesn't mean it won't in the future.

### How Flood Insurance Can Protect You

Flood insurance helps to protect you from the financial devastation caused by floods. A few inches of water can cause thousands of dollars worth of damage. Flood insurance can cover both your home's structure as well its contents.

**Damage caused by floods is not covered under a standard homeowners policy.** Also, there is a 30-day waiting period before a flood policy takes effect, so don't wait before it's too late.

**Only a flood insurance policy can offer the protection and peace of mind you need for your home and your belongings in case of a flood.**

## Flood Myths & Facts.

Don't let these common misconceptions about floods prevent you from getting protected.

**Myth:** A standard homeowners policy covers flooding.

**Fact:** Many homeowners do not find out until it is too late that their homeowners policies do not cover flooding.

**Myth:** Only residents of high-risk flood zones need to insure their property.

**Fact:** Even if you live in an area that is not flood-prone, it is advisable to have flood insurance. Preferred risk policies are designed for residential properties located in low- to-moderate risk flood zones.

**Myth:** Federal disaster assistance will pay for flood damage.

**Fact:** Before a community is eligible for federal disaster assistance, it must be declared a federal disaster area. This happens in less than 50 percent of flooding incidents. The main form of federal assistance after a federally declared disaster is a loan.

**Myth:** Federal flood insurance can be purchased only directly through the NFIP.

**Fact:** Most federal flood insurance is sold and serviced by Write Your Own companies, such as Travelers.

**Myth:** You cannot purchase flood insurance immediately before or during a flood.

**Fact:** You can purchase National Flood Insurance at any time. However, in most cases, there is a 30-day waiting period from the date of application and premium payment before the policy takes effect.

**Myth:** You can't buy flood insurance if your property has previously flooded.

**Fact:** It doesn't matter how many times your home has been flooded. You are still eligible to purchase flood insurance provided that your community participates in the NFIP.

## Start preparing today.

Use these tips to help protect your home and possessions in the event a flood happens to you.

### Before a Flood

- Prepare Your Home. If you have any electrical appliances in a basement, elevate them off the ground.
- Keep important documents and personal objects in a safe place where they won't get damaged. Take photos of any valuable possessions and save receipts.
- Have An Emergency Plan. Make sure your family has an evacuation plan in the event of a major storm.

### During a Flood

- Fill bathtubs and sinks with clean water, as flood waters can become contaminated.
- If instructed to evacuate your home, do so immediately.
- Avoid walking through floodwaters. Flowing water can carry a strong current.
- Do not drive through a flooded road. Turn around and find a safer route.

### After a Flood

- If your home has suffered damage and you have flood insurance, file a claim immediately.
- Take photos of the damaged areas. Compile a list of damaged items and their value.
- Remove wet contents immediately. Mold can develop within 48 hours in wet carpets and furniture.

Learn more at [FloodSmart.gov](https://www.floodsmart.gov) the official site of the National Flood Insurance Program.

**Protect your most important investment. Talk to your agent about Flood Insurance from Travelers, one of the largest writers of flood insurance in the country.**

\* Information and statistics provided by the National Flood Insurance Program, FloodSmart.gov, and FEMA.gov.



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