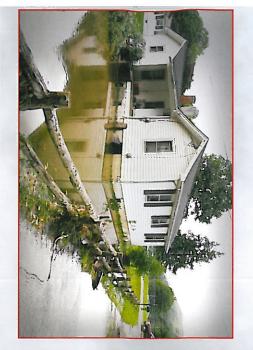
WHY YOU NEED FLOOD INSURANCE F-683 (08/08) FloodSmart.gov 1.888.435.6637 NATURAL DISASTER. YET IT'S NOT COVERED FLOODING IS AMERICA'S MOST COMMON BY MOST HOMEOWNERS INSURANCE.

THE RISK IS REAL



Truth is, you can live miles away from water and still be a victim of flooding. On average, 25-30% of flood insurance claims come from low-to-moderate risk areas. That's partly because it doesn't take a major body of water, or even a major storm, to cause a flood. Anything from a broken sewer line to a slow-moving rainstorm can cause flooding. Bottom line, your home has a 26% chance of being damaged by a flood over the life of a 30-year mortgage.*

FLOOD INSURANCE IS AFFORDABLE

The problem is widespread, and the solution is simple. About 100 private insurance companies nationally offer affordable flood insurance backed by the federal government. Policies are available to homeowners, condo owners, apartment owners, renters and business owners alike.

If you live in a low- or moderate-risk area, a flood policy can cost as low as \$119 a year. That's a bit more than 30 cents a day to protect your property against a natural disaster that causes billions in property damage in the United States every year. Fortunately, even in the most high-risk areas, the cost of flood insurance is affordable.*

^{*}Call your local agent for details.



DISASTER AID IS OFTEN NOT AVAILABLE

Many people think they don't need flood insuranc because they believe federal disaster assistance will com to their aid. But floods are not always declared a federa disaster. And even when they are, aid is usually in th form of a loan which must be paid back with interest.



Flood insurance, on the othe hand, pays for all covered losses and, unlike loans, that mone doesn't have to be paid back. You can cover your home's structur

for up to \$250,000 and its contents for up to \$100,000. Fo businesses, structural and contents coverage is availabl up to \$500,000.

Don't count on others to protect your home. Take the initiative to protect your home and business yourself.



HEAD FOR COVER

Don't wait until it's too late. A policy take 30 days from application to effective date o coverage. So look into flood insurance today.

To assess your risk, visit FloodSmart.gov

For more information, call your agent or cal 1.888.435.6637.

^{*}In high-risk areas