

FLOOD INSURANCE

A flood can devastate your home and your financial security. Any flood—even a *small one*—can cause tens of thousands of dollars in damage.

Floodwaters are concoctions of mud, sewage, animal waste and chemicals. Floods ruin your floors, walls and carpets. Everything, from appliances to your clothes and bedding, will have to be thrown away. But as awful as that is, it gets worse.

Without flood insurance, you're on your own.

You might think that your homeowner insurance covers flooding, but it doesn't. It covers all kinds of things, *but not flooding*. Maybe you think the government will help you out in a flood. But the President has to declare a flood a disaster before federal assistance is available. Even when floods are declared disasters, assistance usually is a loan you'll have to pay back with interest.

Flooding is America's #1 natural disaster.

And you don't have to live near a major waterway to be flooded. Sudden severe storms, nearby construction that alters drainage patterns and fire-ravaged land that is stripped of water-absorbing vegetation can all cause flooding. The good news is that flood insurance can be surprisingly affordable. If you live in a moderate- to low-risk area, coverage can start as low as \$129 a year for building and contents coverage.

Get flood insurance...before it's too late.

The last thing you want to do is wait to purchase flood insurance. Floods can happen in a matter of hours and because there typically is a 30-day waiting period for flood insurance to become effective, *you may find yourself waiting until it's too late.*

Call Lois today at 863-682-7080 and let's talk about your flood insurance needs. Don't let a flood wash away your financial future.

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