



Believe it or not, flood is a much greater threat to your home than fire.

It's true.

Homeowners are *four times* more likely to experience flood damage than fire damage.

Even if you don't live near water, your house can be at risk. In fact, one out of every four flood claims stems from an area not considered to have a high or even moderate risk of flooding.

What's worse, flood damage is *not* covered by standard homeowners insurance policies (including ours). And even if you become eligible for federal disaster relief funds, what you will get is a loan that must be paid back. *With interest.*

Don't get burnt by not having the right protection. Our agency— together with Harleysville Insurance—can get you the flood insurance you need. *Call us today.*

- 25% of all flood claims occur in low- to moderate-risk areas.
- Floods can result from broken water mains...leaking tanks... and runoff, in addition to hurricanes, melting snow, rainstorms and other natural causes.
- More than 80% of all declared natural disasters involve floods.
- Most forms of federal disaster assistance require Presidential declaration, which is issued in less than 50% of all flood incidents.
- Standard homeowners insurance policies (including ours) do not cover flood damage.



NATIONAL
FLOOD
INSURANCE
PROGRAM