



THE FLOOD ZONE

2018-VOLUME 13

Flooding doesn't just happen on the coast ...

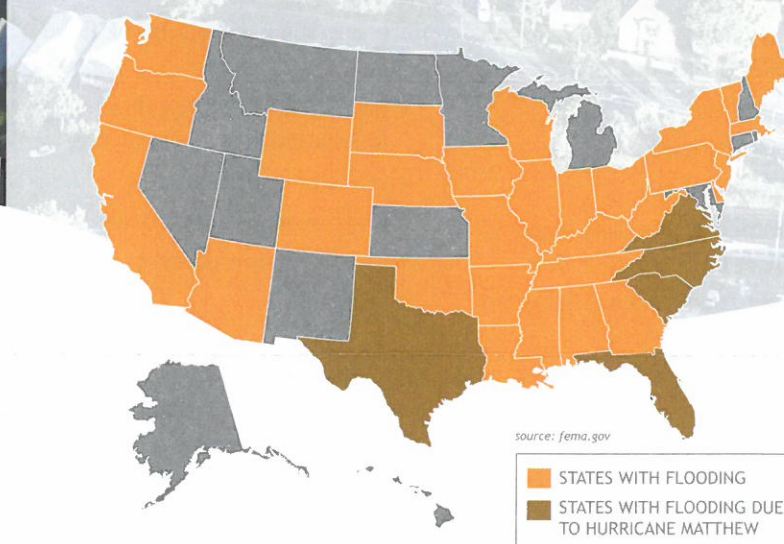
10 WAYS TO BE PREPARED

1. Maintain a flood insurance policy.
2. Review your policy to become familiar with what is covered and to make sure your limits are adequate.
3. Itemize and photograph possessions.
4. Save your flood insurance agent's contact information in your phone.
5. Make an emergency kit and include a spare cellphone charging cord.
6. Keep important papers in a safe, watertight, portable container.
7. Plan an evacuation route.
8. Have a phone plan worked out with family members.
9. Have a place to meet in case you get separated.
10. Have a plan for any pets, too.

For additional policy information, contact the agent listed on your policy, and for more information on flood preparedness, visit www.FEMA.gov.

Just because you haven't experienced a flood in the past, doesn't mean you won't in the future.

States With Major Disasters Resulting in Flooding in 2016 and the Beginning of 2017



Why Renew?

- If you live in a Special Flood Hazard Area (SFHA) or high-risk area and have a federally-backed mortgage, your mortgage lender requires you to have flood insurance.
- If you do not purchase flood insurance, your lender may purchase it on your behalf, and charge you through your escrow account. The average cost of lender-placed policies is 1.5 to 2 times that of a National Flood Insurance Program (NFIP) policy.
- If your policy lapses and you reinstate coverage at a later date, due to rate changes it may cost more than paying the renewal.
- Flood damage is not typically covered by homeowners policies.

Flood is the Nation's Number #1 Disaster

RENEW TODAY!



**IF YOU EVACUATE YOUR HOME,
DO NOT LEAVE YOUR PETS BEHIND! MAKE A PLAN!**

WWW.READY.GOV/ANIMALS

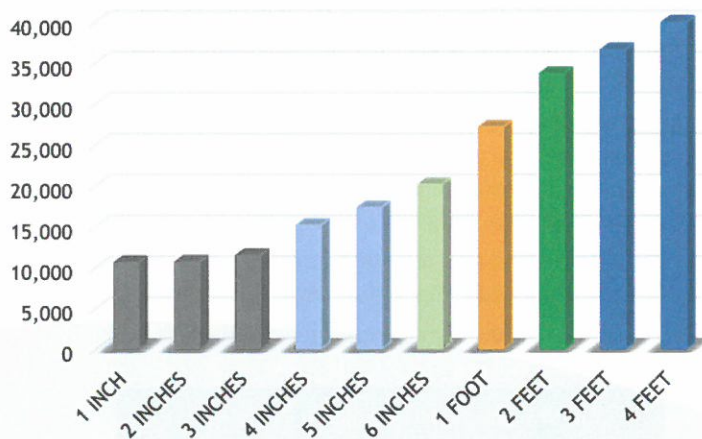
Not all Flood Claims are From Hurricanes

Flooding comes from many sources. Here are some examples of flood sources that resulted in claims:

- Melting snow
- Unusually heavy rain
- Levee breaking
- Community releasing water to relieve pressure on a dam
- Water runoff from putting out forest fire
- Rain causing flooding due to defoliation after a forest fire
- City water pipe bursting
- River overflowing its banks
- New land development
- Tsunami

Flooding is defined as a general temporary condition of partial or complete inundation of two or more acres of normally dry land or of two or more properties (one of which is yours) from overflow of inland or tidal waters, unusual and rapid accumulation, or runoff of surface waters from any source (see policy for additional information).

Even a Little Flood can Cost a Lot



NFIP Flood damage cost estimates for a 1,000 square foot home. Visit www.floodsmart.gov to experience FEMA's interactive tools in more depth.

HURRICANE SEASON

Although hurricanes can form as early as May and continue into December in the Caribbean Sea or the Gulf of Mexico, the official Atlantic hurricane season starts June 1 and ends November 30. In the eastern North Pacific, the official season begins May 15 and ends November 30.

The storm names for 2017 are as follows:

ATLANTIC

Arlene
Bret
Cindy
Don
Emily
Franklin
Gert
Harvey
Irma
Jose
Katia
Lee
Maria
Nate
Ophelia
Phillipe
Rina
Sean
Tammy
Vince
Whitney

PACIFIC

Adrian
Beatriz
Calvin
Dora
Eugene
Fernanda
Greg
Hilary
Irwin
Jova
Kenneth
Lidia
Max
Norma
Otis
Pilar
Ramon
Selma
Todd
Veronica
Wiley
Xina
York
Zelda



During an active hurricane season, an average of two to four will make landfall on the continental U.S.

Assurant helps protect what matters most. Your family. Your home. Your way of life.