

# I DON'T HAVE FLOOD INSURANCE – WHY DO I NEED IT?

## FLOOD FACT



Floods are the most common and costliest disaster in the US. Floods caused \$16.6 billion in damage in 2016 in the U.S.

# I DON'T HAVE FLOOD INSURANCE – WHY DO I NEED IT?

You need to buy a separate policy. Most homeowners and renters insurance policies **DON'T** cover flood damage.

## FLOOD FACT



# I DON'T HAVE FLOOD INSURANCE – WHY DO I NEED IT?

## FLOOD FACT



If it rains where you live - it can flood. Floods occur in all 50 states.

# I DON'T HAVE FLOOD INSURANCE – WHY DO I NEED IT?

Flood insurance covers damage whether the President declares a disaster or not.

FLOOD FACT





# I DON'T HAVE FLOOD INSURANCE – WHY DO I NEED IT?

## FLOOD FACT



Without flood insurance, disaster assistance is very limited and mostly comes in the form of loans you will have to pay back.

# I DON'T HAVE FLOOD INSURANCE – WHY DO I NEED IT?

No area in the US is safe from flooding. All 50 states experience flooding.

FLOOD FACT



# I DON'T HAVE FLOOD INSURANCE – WHY DO I NEED IT?

## FLOOD FACT



Floods can bring walls of water in excess of 20 feet high.

# I DON'T HAVE FLOOD INSURANCE – WHY DO I NEED IT?

In 2016, there were four (4) separate Billion dollar flood disasters in the US – not related to hurricanes or tropical storms.

Source: [Climate.gov](https://climate.gov) (NOAA)

FLOOD FACT



# I DON'T HAVE FLOOD INSURANCE – WHY DO I NEED IT?

## FLOOD FACT



Did you know:  
90% of all natural disasters  
involve flooding?

# I DON'T HAVE FLOOD INSURANCE – WHY DO I NEED IT?

Just one inch of flood water can cause \$27,000 in damage to your home & personal property.

Source: "The Big Cost of Flooding" FEMA.gov

FLOOD FACT



# I DON'T HAVE FLOOD INSURANCE – WHY DO I NEED IT?

## FLOOD FACT



Non-tropical flooding events have caused an average of \$4 Billion in damage a year over the last 30 years.

Source: [Climate.gov](https://www.climate.gov) (NOAA)

# I DON'T HAVE FLOOD INSURANCE – WHY DO I NEED IT?

25% of all flood losses in the US occur outside of a FEMA designated flood zone.

FLOOD FACT





# I DON'T HAVE FLOOD INSURANCE – WHY DO I NEED IT?

FLOOD INFO



Check out your state's flood history with FEMA's interactive tool.