Flood insurance made easy

THE HARTFORD

Five facts you need to know about flooding

Now's the perfect time to learn more about your risk of flooding and how you can protect your property from flood damage.

1. **Everyone is at risk for flooding**
   Flooding can occur anywhere, anytime. And it's caused by more than just rainfall. Snow melt, hurricanes and new development in your area also can cause flooding. So, even if your property is located high on a hill or in the desert, you still could experience flooding.

2. **Your property insurance policy probably doesn't cover flood damage**
   You may think that your property insurance covers flooding. That probably isn't true. Most basic homeowner policies don't protect against flood damage. Neither do most business owner policies. Only flood insurance can cover damage caused by flooding.

3. **You need flood insurance to protect your home or business**
   With a standard flood insurance policy through the National Flood Insurance Program (NFIP), you can protect your buildings, contents or both. Insuring both means you'll have coverage for damage to your:
   - Walls, floors, equipment and fixtures
   - Furniture, appliances, and wall and floor coverings
   - Clothing, audio equipment and televisions

4. **Your address or mortgage status won't keep you from obtaining a flood policy**
   You can get flood insurance as long as your community participates in the NFIP – and most communities do. What's more, you can get flood insurance even if:
   - You live in a floodplain or high-risk flood zone
   - You live outside a floodplain or in an area that has a low-to-moderate flood risk
   - Your property has been flooded before
   - Your mortgage broker doesn't require it

5. **It's easy to get flood insurance through The Hartford**
   Simply contact Brenda Snow phone 321-725-2584 and ask for a quote. We'll be happy to provide a quote and assist you in adding this valuable protection for your property.