



Flooding is America's most common and costly natural disaster. Whether you live on the coast, near a river, or even miles inland, it's important to understand your risk and your options.

You May Need Flood Insurance

Floods can happen anywhere—even in areas with low-to-moderate flood risk. Learn more about your property's flood risk and talk to your insurance agent.

Why You Should Buy Flood Insurance Flooding and cyclone events (e.g., hurricanes) are the most common and costly disasters in the United States, causing billions of dollars in damage each year.

- Ninety-nine percent of U.S. counties have experienced a flood since 1998, and over 40% of flood insurance claims come from outside high-risk flood areas. Just one inch of water can cause roughly \$25,000 of damage to your property.
 - Most homeowners and renters insurance policies do not cover flood damage—only flood insurance can financially protect your building and contents from a flood event.
 - Unexpected flood events—such as ponding or sewer backup—can happen in communities far from waterways due to new land use or community development.
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Do You Have Coverage?

Although your Brotherhood Mutual policy covers flood water damage up to \$5,000, higher limits can only be obtained through a true flood insurance policy.

Don't Wait Until It's Too Late!

Flood insurance usually has a 30-day waiting period before coverage begins. Protect your home, your business, and your peace of mind.

Talk to your insurance agents:

James Nguyen - Jnguyen@Lightwell.com - 315-414-8631

Brandon Bower - Brandon@BowerIns.com - 484-973-6111

or visit www.floodsmart.gov for more info about your flood risk and coverage options.