



You have to pay the government *back*.

People who don't have flood insurance may be able to get federal disaster loans. The bad news is, that loan has to be paid back—at an average cost of about \$311 a month.

People who have flood insurance pay about \$350 *a year* in premiums. And when they have a covered loss from a flood, they get a check free and clear.

Saving money by not buying flood insurance? It may end up costing you a lot of trouble. And future debt.

For a better deal, *call us*. Our agency—together with Harleysville Insurance—can provide the protection you need.

- Floods can happen anywhere, at anytime, to anyone.
- 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.
- Most homeowners insurance policies (ours included) do not cover flood damage.

