

Flood Facts:

- In recent years, every state in the US has experienced flash floods or floods.
- If you live in a Special Flood Hazard Area (SFHA) and have a federally-backed mortgage, your mortgage lender is required, by law, to have you purchase flood insurance.
- A Preferred Risk Flood Insurance Policy provides flood insurance for both building and contents for properties in moderate- to low-risk-for-flood areas.



Be sure to buy flood insurance

- Everyone lives in an area with some risk for flood – it's just a question of whether you live in a low-, moderate-, or high-risk-for-flood area.

- A mere 6" of water can sweep a person off of their feet – don't walk in flood waters!

- The depth of water is not always obvious on a flooded road AND the road underneath may be washed away – don't drive on flooded roads!

- Less than 2 feet of water can move / float a standard car – "Turn Around Don't Drown" !



Turn around, don't drown

Upload copies of important documents, photo IDs, proof of address, medical records and bank docs



- Renew your flood insurance annually!

- In high-risk-for-flood areas, there is at least a 1 in 4 chance of flooding during the lifetime of a 30-year mortgage.

- Just a few inches of water can cause several thousand dollars in damage – protect your valuables!

- Typically, there's a 30-day waiting period from date of purchase of your flood policy before it goes into effect. Buy flood insurance "before the storm"!

Flood Facts:

- In a high-risk-for-flood area, your home is more likely to be damaged by flood than it is by fire.
- A standard homeowner's insurance policy does not cover damages from flood (rising water).
- Because Augusta participates in the **Community Rating System (CRS)**, you can qualify for an insurance premium reduction discount.