



Live Assured

Protect yourself from Flood and Mudslides.

If you live in the Northeast, you are at risk for flooding. Flooding can occur almost anywhere as a result of hurricanes, overtopped levees, outdated or clogged drainage systems, or even a rapid accumulation of rainfall. And the damage caused by flooding can be severe! Take precautions to protect your home or business from flooding.

Flooding is not a covered loss on a homeowner or business owner policy. A separate Flood Insurance Policy is required to cover property losses caused by flood or mudslide so a Flood Insurance Policy must be obtained through the National Flood Insurance Program (NFIP). The NFIP is administered by the Federal Emergency Management Agency (FEMA) and offers flood insurance to property owners and renters through independent insurance agents.

In addition to flood insurance, you can protect your property by developing an emergency plan including a safety kit, safeguarding your possessions with an inventory list, and preparing your home by:

- ensuring that your sump pump is working and you have a battery-operated backup.
- clearing debris from gutters and downspouts.
- anchoring fuel tanks.
- raising electrical components at least 12 inches above projected flood elevation levels.
- placing the furnace, water heater, washer, dryer and other appliances on a cement block at least 12 inches above projected flood elevation levels.
- moving furniture and valuables to a safe place when a flood risk looms.



Ask your independent agent for information about the National Flood Insurance Program today or learn more about flood hazards and flood insurance by visiting:

www.floodsmart.gov www.fema.gov

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