

► **Flooding is the most common and costly natural disaster. And only flood insurance covers flood damage.**

But if your business isn't in a floodplain, do you really need flood insurance?

**Consider this:** Floods can happen anywhere, even in areas no one believes to be high risk.

25%-30% of all NFIP flood insurance claims are paid to people in low- to moderate-risk flood zones.

Heavy rains, a blocked creek, or inadequate drainage can all lead to floods. And you're left with damaged walls and floors, ruined stock and equipment, drenched carpets and furniture, mud, and debris.

An estimated 25% of all businesses never reopen after a local disaster. **Are you willing to gamble your business on a flood?**

## FOR MORE INFORMATION:

**CALL** 1-888-CALL-FLOOD

**TDD #** 1-800-427-5593

**VISIT** [FloodSmart.gov](http://FloodSmart.gov)

**OR** call your insurance agent



NATIONAL  
FLOOD  
INSURANCE  
PROGRAM



FEMA

The National Flood Insurance Program (NFIP) is managed by the Federal Emergency Management Agency (FEMA) a component of the Department of Homeland Security (DHS). All claims and expenses are funded by insurance premiums, not tax dollars.

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# PREFERRED RISK POLICY FOR BUSINESS



**WARNING:**



**The risk  
is real.**

National Flood Insurance Program

Even if you don't own the building where your business is located, you can protect your stock, equipment, and other assets. For as little as \$121 per year, you can have \$50,000 of contents-only coverage, with limits as high as \$500,000 available. Note that coverage is not available for contents located only in basements.

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| Contents Located Above Ground Level<br>(More Than One Floor) |                      | All Other Locations<br>(Basement Only Not Eligible) |                      |
|--|----------------------|---|----------------------|
| Contents   | Premium <sup>2</sup> | Contents  | Premium <sup>2</sup> |
| \$ 50,000  | \$121                | \$ 50,000   | \$ 275               |
| \$100,000  | \$231                | \$100,000   | \$ 500               |
| \$150,000  | \$321                | \$150,000   | \$ 675               |
| \$200,000  | \$381                | \$200,000   | \$ 850               |
| \$250,000  | \$441                | \$250,000   | \$1,000              |
| \$300,000  | \$501                | \$300,000   | \$1,150              |
| \$350,000  | \$561                | \$350,000   | \$1,300              |
| \$400,000  | \$621                | \$400,000   | \$1,450              |
| \$500,000  | \$741                | \$500,000   | \$1,700              |

**Contact Your Agent Today**

Businesses now have a low-cost solution. Contact your agent to learn more about the Preferred Risk Policy, your flood risk, and how flood insurance can help protect your financial future.

erage combinations of up to \$500,000/\$500,000 are also available (see chart).