



Heavy snowfall... rain-on-snow events... rapid snow melts... “Should I buy flood insurance?”

Severe flooding events this past year, from Washington state to Vermont, from Nevada to North Carolina, from the Midwest and all along the coasts, point out that lack of preparation can be serious. Now is the time to re-think your flood insurance decisions.

“I’m not in a flood zone.” “This area has never flooded.” “Floods don’t happen here.”

- In fact, almost 25% of actual flood claims come from low to moderate risk areas. Floods happen in all 50 states. More crop land or new housing development can change water runoff patterns.

“I’m protected by a levee.”

- Levees are built to manage expected levels of runoff – but records show that rivers crest at higher levels than ever anticipated.

“I can’t afford more insurance.”

- You can’t afford not to purchase – Which check would you rather write: \$7,500 in repairs for 1-4 inches of water or \$400 for your annual flood insurance premium for \$100,000 in coverage?

Know these important facts:

- Your homeowner’s policy does not cover flood damage.
- Government assistance is only available in less than half of all floods, and it usually comes in the form of a loan – repayable with interest.

Flood insurance is your only guaranteed protection, getting it is easy... just give TR Insurance a call at 1-800-222-3340. We hope to hear from you soon.