

FILL UP ON FLOOD FACTS

Think you know your risks?

Think you're covered for flooding?

Be sure you know...

THE FACTS

/// FLOODS ARE THE **MOST COMMON** NATURAL HAZARDS.

Ninety percent of all natural disasters in the U.S. involve some type of flooding.

/// ANYWHERE IT CAN RAIN, IT CAN FLOOD.

It's true; rain causes flooding in Hampton Roads. Over the past 70 years, heavy rainfall events have become more intense and frequent in our area and will only continue to increase.

/// HOMEOWNERS AND RENTERS INSURANCE POLICIES **DO NOT COVER** FLOOD DAMAGE.

Damage resulting from flooding must typically be insured by a separate policy.

These are a few of the simple, indisputable facts about the growing chances for flooding and why you need to contact your insurance agent about flood insurance.

TIME TO ACT!



GET
FLOOD
FLUENT.ORG

WHY DO I NEED FLOOD INSURANCE?

/// ONE INCH OF FLOODING CAN COST MORE THAN \$25,000.

One inch of water inside the home could cause over \$23,000 in damages and more than \$3,000 in personal property costs on average.

/// LOW-RISK DOES NOT MEAN NO-RISK.

More than one in five claims to the National Flood Insurance Program in South Hampton Roads have been for properties outside of high-risk flood zones. Flood insurance can offer you some peace of mind.

/// YOU NEED TO PROTECT YOURSELF AS OUR FLOOD RISKS CONTINUE TO GROW.

In Hampton Roads, uninsured residents impacted by Hurricane Matthew received around \$4,000 in assistance from FEMA whereas those with flood insurance received an average of \$35,000.



Get a quick estimate of what your **flood insurance rate** might be.

GetFloodFluent.org/calculator

GETFLOODFLUENT.ORG is a regional outreach campaign spearheaded by the 17 localities of the Hampton Roads Planning District Commission to encourage area residents to purchase flood insurance.

TO FIND OUT HOW TO GET COVERAGE, contact your insurance agent or the National Flood Insurance Program's Help Center at 1-800-427-4661.

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