

## What You Don't Know Can Hurt You

## Floods are a Much Bigger Issue Than You Think





## **Flood Facts**

43%

Of homeowners don't know home insurance won't cover heavy rain flood damage



Every U.S. state has had floods or flash floods in the last five years

20%

Of all flood claims are filed in low-to-moderate flood-risk areas

1% vs. 26%

Chance of high risk home being damaged by fire versus flood waters

\$40,000

The average amount of a flood damage claim



You have no coverage for damage caused by any of the following unless you have a flood policy.



Flooding by storm surges





Flooding by ground water created by heavy rain

Mudflow caused by saturated ground



What to do: Ask a Risk Coach\* how to get Flood insurance through the National Flood Insurance Program. It covers damage caused by flood waters and mudflow.

## **Ask a Risk Coach**

Electric Insurance Company® Risk Coaches are licensed insurance professionals who help you navigate the often perplexing world of insurance. Contact your local Risk Coach or call 866.757.3576, Monday through Friday, from 8:00 a.m. to 8:00 p.m. ET.

