

# Trusted For Decades. Experienced in Flood Protection.

Even a few inches of rain can cause a flood. And the average commercial flood claim adds up to more than \$38,000. No matter which state your property is in, you can protect it with federal flood insurance from Assurant. Our agents are experts in flood protection, administering flood policies on behalf of the federal government. Our flood policies are underwritten by American Bankers Insurance Company of Florida, an Assurant company, and comply with FEMA/NFIP regulations.

Assurant is an industry leader, with the financial backing and expertise to deliver top-notch flood insurance products and services to customers nationwide. You can trust Assurant to protect what matters most. We've been protecting business owners for over a century, with a reputation for innovative products and a commitment to customer care.



ASSURANT®

# Flood Insurance Considerations for Business Owners

Flood insurance is the smart way to go if you own a business. The value of your inventory, supplies, stock, furnishings, and business and office equipment more than justifies the small cost of federally sponsored flood insurance. Whether your flood risk is big or small, you can easily obtain an insurance policy through the National Flood Insurance Program (NFIP). If you don't qualify for a Preferred Risk Policy, a standard rated policy is still available. And all policies offer separate building and contents coverage.

If you have a Small Business Administration loan or other government-backed loans (like Freddie Mac or Ginnie Mae) on a commercial building in a high-risk flood area, you're required to carry flood insurance.



## KNOW THE FACTS

- You're always eligible for federal flood insurance, even if your building flooded previously, as long as your community is part of the NFIP. Your authorized Assurant insurance agent can give you more details.
- Some people think flood losses are covered by their commercial building policy. Read the exclusions and limitations in your existing policies. Buy flood insurance if you are not currently covered.
- As a business owner in a moderate-to low-risk flood area, you can opt for contents-only coverage. Commercial coverage gives you up to \$500,000 of insurance to protect your building and up to \$500,000 to protect its contents.
- Even though flood insurance isn't always required, anyone can be vulnerable to floods. Nearly 20 percent of all NFIP flood insurance claims are from those in lower-risk areas, and they receive one-third of Federal Disaster Assistance for flooding. Avoid repaying a disaster assistance loan by signing up for a flood policy that works for you.