

## Trusted For Decades. Experienced in Flood Protection.

Even a few inches of rain can cause a flood. And the average residential 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 homes and families for over a century, with a reputation for innovative products and a commitment to customer care.



ASSURANT®

# Homeowners Insurance

Most homeowners insurance policies don't cover flood-related damage. If your home is located in a high-risk area, known as a Special Flood Hazard Area, your lender will require you to carry flood insurance. In some instances, your lender may require flood insurance even if it's in a moderate or low-risk area.

COVERAGE OPTIONS	BUILDING LIMITS	CONTENT LIMITS
Single-Family Dwelling	\$250,000	\$100,000
2-4 Family Building	\$250,000	\$100,000
Other Residential Building	\$500,000	\$100,000

## WHAT DOES MY POLICY COVER\*?

### BUILDING

- The insured building and its foundation
- Electrical and plumbing systems
- Central air conditioning equipment, furnaces and water heaters
- Refrigerators, cooking stoves and built-in appliances such as dishwashers
- Permanently installed carpeting over unfinished flooring
- Permanently installed paneling, wallboard, bookcases and cabinets
- Window blinds
- Detached garages (up to 10 percent of building property coverage); detached buildings (other than garages) require a separate building property policy
- Debris removal on or in the insured structure

### CONTENTS

- Personal belongings such as clothing, furniture and electronic equipment
- Curtains
- Portable and window air conditioners
- Portable microwave ovens and portable dishwashers
- Carpets that are not included in building coverage
- Clothing washers and dryers
- Food freezers and the food in them
- Certain valuable items such as original artwork and furs (up to \$2,500)

\* Please read policy for complete details of coverage.

## KNOW THE FACTS

- Over 20 percent of all flood insurance claims come from areas that are outside of mapped high-risk flood zones.
- If your home is remapped to a high-risk zone, you'll be required to purchase flood insurance. Talk to your lender or insurance agent for more details.

[www.assurant.com/flood](http://www.assurant.com/flood)

