



SPECIAL FEATURE

Who Needs Flood Insurance?

While flood insurance is not required in flood low-risk areas, anyone can be financially vulnerable to floods. Recent storms have caused millions of dollars of damage to properties in low-risk flood areas. Historically, properties in low-risk areas account for more than 20% of flood losses and a third of federal disaster assistance.

The National Flood Insurance Program (NFIP) cannot pay a claim due to flood damage if you don't have a policy in effect when the damage occurs. A NFIP insurance policy generally has a 30 day waiting period before it becomes effective. Help your clients protect themselves in these low-risk areas.



To learn more about offering flood insurance to your clients through the Big "I" Flood program, visit us online at www.iiaba.net/Flood, or contact your [local Selective Flood Territory Manager](#). Selective flood territorial managers are situated around the country to assist you in rolling over your book of flood business, teaching flood classes (approved for CE credit in most states) and provide you with general NFIP information.

Remember, low risk doesn't mean no risk!