

F L O O D



**Essential**  
**protection**  
*for your* **home**

*Travelers, a participant in the federal government's National Flood Insurance Program (NFIP), is one of the largest providers of flood insurance in the country. We offer flood insurance in all 50 states, the District of Columbia, the U.S. Virgin Islands and Puerto Rico. We provide flood insurance policies to cover your home, condo and personal property.*

**Travelers**  
When you **want more**  
from your *insurance company*

*In 1864, we were the first company in the nation to insure against accidents and, in 1897, the first to issue an auto insurance policy. In 1999, we were the first insurer to offer consumers protection against identity fraud. Today, we're still first in choice, service, convenience and reputation. Let Travelers help you get more of what you need now and for your financial future.*

**Travelers** 

# Quality flood coverage *for you*

## **Why You Need Flood Insurance For Your Home**

As a homeowner, condo-owner or renter, you need flood insurance that protects your home and personal possessions. Whether your situation involves low, moderate or high risk for flooding, Travelers can provide this coverage at the level that's right for you<sup>1</sup>.

**In a low-to-moderate risk area.** You may be eligible for a preferred risk policy from Travelers because your home is in a low flood hazard zone designated by the Federal Emergency Management Agency and has limited flood loss history. This is simple, straightforward, and very affordable coverage.

**In a high-risk area.** Even if you live in a high flood hazard zone designated by the Federal Emergency Management Agency, you can still get what you need from the Travelers standard flood insurance policy. Your rate is based upon the flood zone, the age and type of home, and the amount of coverage you choose.

Whether you own a single family home or a two, three, or four-family house, including condos, vacation or rental property, Travelers flood insurance offers you:

- building coverage that pays for damage to your dwelling and items such as the furnace and water heater;
- contents coverage for your furniture, rugs, appliances, and clothing (subject to limitations in basement areas);

- property protection that pays for sandbagging and other expenses for preventing flood damage; and
- clean-up reimbursement to cover costs of cleaning your home and removing debris after a flood.

By federal law, a flood insurance policy doesn't go into effect until 30 days after its purchase. If you purchase your flood insurance policy in connection with your mortgage closing, the policy will be effective at the time of closing.

## **Your High-Value Home In A Flood Area**

People who own valuable properties and possessions in potential flood areas may require more coverage than the basic National Flood Insurance Program policy provides.

You may have found it hard to get full coverage in the past. Now, you can get the extra protection you need from Travelers. The Excess Flood policy may be right if you:

- own a one-four family house valued at more than \$250,000
- have personal belongings worth more than \$100,000

Your independent Travelers agent will help you determine what level of flood insurance you need and recommend a policy to protect your home and personal belongings that fits your needs.

<sup>1</sup> There are limitations to the coverage offered by the Federal Program.

# house, condo or personal property

## ***Responsive claim service by professionals.***

If your home, condo or personal property is damaged by flood, Travelers has the people, resources, and services to handle matters for you, quickly and professionally.

You will reach a person who's ready to help you when you call our toll-free Claim Hotline at 800-356-6663.

Your claim will be handled promptly, fairly and without hassles so you won't lose time away from work or home.

## ***Affordable protection***

The cost of flood insurance is minimal when you consider the enormous expense of repairing or replacing your home and possessions after a devastating flood.

To make it even more affordable, Travelers offers you a choice of deductible options which provide premium discounts. To make your life easier we also accept credit card payments.

## ***Essential Coverage***

Think you're not at risk? Consider this:

- Approximately 25% of flood insurance claims come from low risk areas
- Six out of ten declared disasters involve flooding
- Flooding occurs in every state and can occur at any time of the year

- Federal disaster relief is available only if a federal disaster is declared, which occurs in less than half of all floods. Flood insurance pays for your covered losses, even if a disaster is not federally declared.
- Federal disaster relief is usually a partial recovery in the form of a loan, with monthly payments more expensive than the average annual flood premium.
- If you do not purchase and maintain a flood policy after you have received federal disaster assistance, you will not be eligible for future disaster relief.

## ***Your agent is working for you***

By choosing Travelers, you have someone working for you. Your Travelers independent agent believes that your satisfaction with Travelers products and services is of the utmost importance.

So whatever your insurance needs, please don't hesitate to call your agent. You'll receive a free, no-obligation quote and helpful information. Talk with your agent about flood insurance from Travelers today.

Your home is among your most valuable assets. Think your homeowners policy covers this asset for flood? Think again! Many people learn too late that most homeowners policies exclude any coverage for the peril of flood. Only a flood insurance policy can offer the protection you need for your home and your belongings in case of a flood. Whether you are in a high risk area or moderate to low risk area (commonly mistaken and referred to as not being in a flood zone), you need to think about flood insurance. Why? Ask those people who did not have flood insurance and experienced:

- **The Great Flood of '93** – portions of nine states were under water for more than two months. Approximately, 90% of the people did not have flood insurance.<sup>1</sup>
- **The Red River Flood of 1997 in Grand Forks, North Dakota** – weeks after the river overflowed there was still five feet of water on the first floor of hundreds of homes. Over 80% of the people were uninsured.<sup>2</sup>
- **Hurricane Floyd in 1999** – disasters were declared in 10 states and over 100,000 registered for disaster assistance. Many of these people did not have flood insurance.<sup>1</sup>

Flooding occurs in every state and can occur any time of the year. Even if you live far from the coast or river, floods can be caused by many different factors. Heavy rain, melting ice and snow, too few or clogged storm drains, and densely built housing and/or commercial developments can lead to rising waters that cause catastrophic damage.

<sup>1</sup> National Flood Insurance Program

<sup>2</sup> Institute for Business & Home Safety Technical Report: Flood Insurance and the 1997 Flood in Grand Forks, North Dakota, January 2000

### ***Travelers is your one source for all of your insurance needs***

In addition to flood insurance, Travelers can offer you coverage for:

- Automobile
- Homeowners
- Condominium
- Renters
- Boat & Yacht
- Identity Fraud
- Personal Liability Umbrella
- Personal Articles

**Travelers** 

[www.travelers.com](http://www.travelers.com)

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