

DID YOU KNOW

Standard homeowners insurance doesn't cover flooding.

When floods threaten to damage your home, make sure they don't damage your wallet too. Invest in flood insurance to keep your finances safe, even if the water s rise.

- Rates DO NOT differ from company to company
- Recent legislation phases out subsidies for some older buildings. As a result, rates for these buildings will rise until they reach full-risk insurance rates.
- The contents of a building are insured separately
- Renters are able to insure their belongings from flooding

To see if your home is in the floodplain, visit:

<http://watermaps.ky.gov/RiskPortal/>

FLOODING IS THE COMMONWEALTHS #1 NATURAL DISASTER

DO YOU KNOW YOUR RISK?



What affects Insurance Rates?

- Flood Risk (e.g. its flood zone)
- Age of the building
- Elevation of the Lowest Floor and building utilities
- Deductible & level of coverage
- Location of building contents

FOR MORE INFORMATION

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