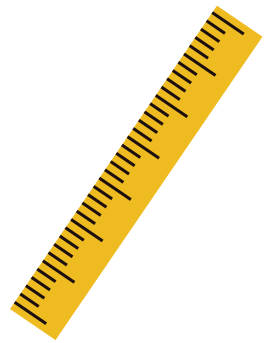


# FLOOD FACTS

*www.HarrisInsurance.com/realtors*

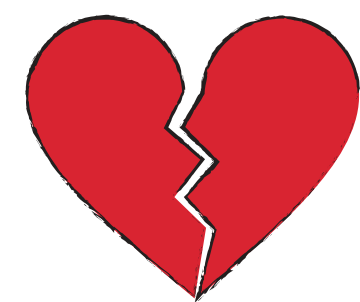
## COSTLY CLAIMS



One inch of water damage can result in \$21,000 property damage (or more!)

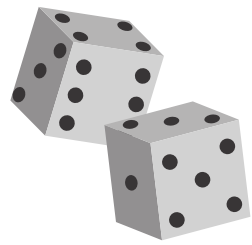


Average Flood Claim = \$30,000



\$50 Billion in economic losses are incurred each year due to flooding.

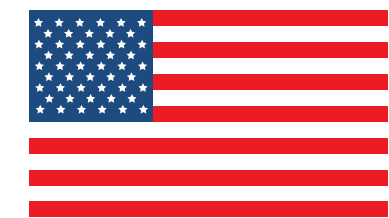
## IT'S NOT UNCOMMON



There is a 26% chance of experiencing a "100 year flood" during the life of your mortgage.



98% of U.S. Counties have experienced a flooding event. In the last 5 years, all 50 states have experienced losses due to flood or flash flood.



Floods are the #1 natural disaster in the United States

*For more myths & facts visit [floodsmart.gov](http://floodsmart.gov)*

# FLOOD DEFINED

A general and temporary condition of partial or complete inundation of normally dry land areas from:

- (1) The overflow of inland or tidal waters;
- (2) The unusual and rapid accumulation or runoff of surface waters from any source;
- (3) Mudslides (i.e., mudflows) which are proximately caused by flooding and are akin to a river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water and deposited along the path of the current.

A flood inundates a floodplain. Most floods fall into three major categories: riverine flooding, coastal flooding, and shallow flooding. Alluvial fan flooding is another type of flooding more common in the mountainous western states.

*[www.fema.gov](http://www.fema.gov)*

The definition of a flood used in the NFIP, includes small-scale, local events as well as those covered by national news programs. Such common occurrences as plugged or overwhelmed storm drains and culverts, water main breaks, fire hydrants being knocked off during traffic accidents or even the release of water from a neighbor's above ground swimming pool during a windstorm can create a flood as it is defined by the NFIP. In fact, it doesn't matter where the water comes from. As long as it results in the pooling or run-off of surface water involving either 2 or more acres or 2 more properties, the event will qualify as a flood under the NFIP's definition.

*-Auto Owners Marketing Material, March 2019*