

Flood Insurance

Many believe that flooding only occurs in coastal areas, riverside communities or near large bodies of water. The truth is that residents of low and moderate flood risk areas may also experience flash flooding – especially with recent heavy rains and mountains of winter snow suddenly melting down as temperatures rise.

All that water has to go somewhere.

Flood insurance is an important item of protection, but few know about the key aspects of this type of coverage until after it's too late. For starters, flood insurance* is generally not included as part of your homeowners coverage and I talk to my customers about that all the time. Most importantly, the time to consider flood coverage isn't when the raindrops start falling. In general, a flood policy does not take effect until 30 days after it is purchased.

The key is preparation and information. Do you know your area's level of risk? It's easy to find out by visiting: www.floodsmart.gov. Being well informed about your insurance coverage options can make all the difference and make you better prepared well in advance of what may be on Mother Nature's horizon.

To learn more about flood insurance, contact insurance agent Eric Nier at (715) 341 – 3838.

**While you can purchase flood insurance through an insurance agent, all flood policies and claims are backed and paid for by the federal government's National Flood Insurance Program (NFIP).*