FLOODS HAPPEN.
SUDDENLY AND EVERYWHERE.

YOUR RISK COULD BE GREATER THAN YOU THINK.

It starts with a drop of water. Then builds into a destructive flow that buckles walls and floors, wrecks costly equipment, ruins furniture, and damages materials and supplies. Unless you have flood insurance, you are faced with only three choices: paying recovery costs out of your own pocket; taking out a loan, which puts additional debt on the business; or closing your doors and trying to start over.

Far too many businesses have to choose the third option. At least 25 percent of small businesses never reopen their doors following a disaster. And with floods, just a few inches of water can cause tens of thousands of dollars in damage. From 2010-2014, the average commercial flood claim was nearly $89,000.

Commercial property insurance generally does not cover flood damage—only flood insurance can.

FloodSmart.gov/commercial
1-800-427-2419

PREFERRED RISK POLICY
Low-cost flood insurance for businesses.
A SMALL INVESTMENT PROTECTS YOU FROM A HUGE PROBLEM.

Every year, thousands of businesses throughout the United States suffer from flooding. It can mean paying a huge, unexpected bill to recover from the damage—or the end of your livelihood for you and your employees.

But with a Preferred Risk Policy (PRP), businesses located outside mapped high-risk flood areas can get up and running again more quickly. Best of all, with new commercial rates for flood insurance now in effect, you can customize the coverage that’s right for you.

DON’T WAIT. CALL YOUR INSURANCE AGENT TODAY.

About 80 insurance companies sell Preferred Risk Policies from the National Flood Insurance Program. And they all sell it at the same low price. So call your insurance agent today—because flood insurance typically takes 30 days after purchase to go into effect.