



Answer to a Tough Question...

**Since I don't live in a flood zone,
I don't need flood insurance, right?**

WRONG!

Everyone is at risk for flooding. Floods can happen anywhere, at any time. Residents who live in and outside of a high-risk area should know their risk and consider protection. Approximately 30 percent of all flood claims occur outside of high-risk areas, also known as Special Flood Hazard Areas (SFHAs).

If you live outside of the high-risk area and are eligible for the Preferred Risk Policy, your flood insurance premium may be as low as \$112 a year, including coverage for your property's contents.



FEMA

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