



KEEP YOUR BUSINESS IN BUSINESS.

**GET LOW-COST FLOOD INSURANCE
WITH A PREFERRED RISK POLICY
FOR BUSINESSES**

Protect your business from unexpected flood damage.

Far too many businesses end up having to close their doors after a flood event. What starts as a drop of water can quickly turn into a destructive flood. Just a few inches of water can damage walls and floors, wreck expensive equipment, ruin furniture, destroy supplies and cost tens of thousands of dollars to repair.

From 2011 through 2015 the average commercial flood claim was nearly \$90,000. And without flood insurance, you are often faced with only three choices after a flood:



Paying recovery costs out of your own pocket



Taking out a loan to cover the costs—adding financial stress to your business



Closing your doors and walking away

There is another option. Call your insurance agent and ask about a flood insurance policy that covers both the building of your business and the contents inside.

Did You Know?

At least 25 percent of small businesses never reopen following a disaster.

Commercial property insurance does not generally cover flood damage. Only flood insurance does.

A small investment can protect you from a huge problem.

Every year, thousands of businesses throughout the United States are affected by flood events. Flood damage can mean paying huge, unexpected bills to recover, or could cost you your livelihood.

With a Preferred Risk Policy (PRP), businesses located outside high-risk flood areas can get up and running again faster. And with new commercial rates for flood insurance now in effect, you can customize the coverage that's right for you.

For the most up-to-date information on commercial flood insurance and PRPs, call **1-800-427-4661** or contact your insurance agent.

The National Flood Insurance Program (NFIP) works with nearly 80 private insurance companies to sell NFIP PRPs. This means that NFIP can ensure you'll get identical coverage and rates on your flood insurance policy, regardless of which private insurance company you use.

So don't wait; call an agent and get a policy today. Remember, it usually takes 30 days from the date of purchase for the policy to go into effect.

The NFIP aims to reduce the impact of flooding on individuals and communities across the country. It does so by providing flood insurance to property owners like you—who live in communities that adopt and enforce floodplain management standards. These efforts reduce the costs and adverse consequences associated with flooding and help businesses recover more quickly.



FEMA



fema.gov/nfip
1-800-427-4661

