

Did you know...

- Flood damage is **NOT COVERED** by most homeowners insurance policies?
- Flood insurance is available for both your home and business?
- Flood insurance can cover your building and its contents?
- 25% of all flood claims are from policies in low to moderate-risk communities?
- You don't have to live near a body of water to be affected by a flood?
- In a high-risk area, your home has a 26% chance of being damaged by a flood during the course of a 30-year mortgage, compared to a 9% chance of fire?
- Just a few inches of floodwater in your home could cost you thousands of dollars to fix or replace damaged walls, floors, and ruined appliances?

MetLife Auto & Home can help.

1-877-638-0022

www.metlifeflood.com

If you want to be prepared

Flooding is nature's most common disaster, but most companies' homeowners insurance policies do not cover flood damage. Buying a flood insurance policy can be one of the best things you can do to protect your home, business, and family from financial damage due to a loss. That's why MetLife Auto & Home is pleased to offer flood insurance as part of the National Flood Insurance Program (NFIP).

When you are a flood insurance policyholder:

- Flood insurance compensates you for all covered losses, including structural damage, as well as damage to your furnace, water heater, and air conditioners, flood debris clean-up, and replacement of floor surfaces such as tile and carpeting.¹
- Coverage is relatively inexpensive.
- You can depend on being reimbursed for flood damages, even if the President does not declare a federal disaster.

Don't delay – there can be up to a 30-day waiting period for a flood policy to take effect. Don't let a flood wash away your financial future.

Contact your local MetLife Auto & Home representative, or call us toll-free at **1-877-638-0022**.

An insurance specialist will answer your questions and customize a policy based on your location and the amount of coverage you want. Of course, you will be under no obligation when you call.

To learn more about floods and flood insurance, please visit us at www.metlifeflood.com.

¹ See policy for restrictions.

Be smart – get covered today

Floods often happen when bodies of water overflow or rise due to heavy rainfall or thawing snow. But, you don't have to live near water to be at risk of flooding. A flash flood, which can strike anywhere without warning, occurs when a large volume of rain falls within a short time.

Dangerous or damaging floods also don't mean dramatic, rushing waters through the streets of your hometown. Just a single inch of water could cause costly damage to your home! Keep this in mind when you're considering flood insurance.

- As a homeowner, you can insure your home up to \$250,000 and its contents up to \$100,000.
- As a renter, you can cover your belongings up to \$100,000.
- As a non-residential property owner, you can insure your building and its contents up to \$500,000.

Our general agency, MetLife GASM - Property & Casualty, can help you purchase Excess Flood Insurance policies to cover you above these federal limits if you are in need of additional coverage. Discuss your options with your MetLife Auto & Home agent today to decide what coverage best suits your needs.

Flood Insurance



MetLife®

No hassles

A flood insurance policy with MetLife Auto & Home is easy to get, affordable, and offers peace of mind. Over five million people currently hold flood insurance policies in more than 21,000 communities across the U.S. If you want to be prepared, get covered today and join these people in protecting your family, home, and business against flood damage.

Call your local MetLife Auto & Home agent today or visit www.metlifeflood.com.

MetLife®

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MetLife GA™ - Property & Casualty provides access to coverage underwritten by unaffiliated carriers.

MetLife Auto & Home participates in the National Flood Insurance Program (NFIP) managed by the federal government.

MetLife Auto & Home is a brand of Metropolitan Property and Casualty Insurance Company and its affiliates: Metropolitan Casualty Insurance Company, Metropolitan Direct Property and Casualty Insurance Company, Metropolitan General Insurance Company, Metropolitan Group Property and Casualty Insurance Company, and Metropolitan Lloyds Insurance Company of Texas, all with administrative home office in Warwick, RI. Coverage, rates, and discounts are available in most states to those who qualify. See policy for restrictions.

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