

# Why should homeowners care about flood insurance?



It's more important now than ever for homeowners to have a plan for flood risks. Whether you live on the coast or miles inland, here are a few reasons to consider flood insurance for your home:



## **Standard homeowners insurance doesn't cover floods.**

Most homeowners policies don't include flood damage, leaving you financially vulnerable.



## **Floods are the most common and costly natural disaster in the US.**

Just one inch of water can cause more than \$25,000 worth of damage.



## **Climate change is increasing flood risks nationwide.**

Rising sea levels and extreme weather events are making floods more frequent and severe, even in unexpected areas.



## **Recover faster after a disaster.**

Flood insurance helps you repair, rebuild, and replace more quickly without draining your savings or going into debt.



## **Mortgage lenders may require coverage.**

If you live in a federally designated high-risk flood zone, your lender will likely mandate flood insurance.



## **You don't have to live in a high-risk area to experience flooding.**

Over 40% of flood claims come from properties in low-risk flood zones.



## **Get peace of mind for your family and your investment.**

Protect your home, possessions, and financial future with comprehensive coverage.



## **Loss of use coverage**

This provides financial support for temporary housing and living expenses if your home becomes uninhabitable due to flood damage, which will help you stay covered during lengthy repair periods.



## **Affordable coverage is available through the National Flood Insurance Program (NFIP).**

Rates are often more affordable than expected, especially in lower-risk zones.

## **Trust DUAL Flood to help protect what matters most**

- We offer higher limits than the National Flood Insurance Program (NFIP)
- We provide comprehensive coverage, including basements, additional living expenses, and more
- Backed by A.M. Best "A" rated carriers
- Using advanced modelling technology, we provide more accurate risk assessment, competitive pricing, and coverage where the NFIP may not
- Flexible coverage options such as customized deductibles and optional contents coverage
- Our online portal simplifies the application process with online quoting, instant binding and e-signature and e-pay options

**For more information, please talk to your agent to determine what's right for you.**



[dualinsurance.com](https://dualinsurance.com)

This product is underwritten by DUAL Commercial LLC (California License Number 0E67776), a licensed operating entity of the DUAL North America, Inc. group of companies. Information updated as of July 2025.