



Hurricane Season is Here... Are you Covered?

Once again in 2018, many areas in the Atlantic region of the United States were devastated by floods as a result of hurricane. Last year we experienced 15 named storms, 2 hurricanes, and 2 major hurricanes, which totaled nearly \$50 Billion in damage.

Even if you do not live in an area that is considered to be “coastal” or near a large body of water, that does not mean that you have no risk for flooding. Heavy rainfall, rapid accumulation of water, storm surge, and overflow of inland waters, such as lakes or rivers, can all cause a flood—which is not a covered peril of your NatGen Homeowners policy today.

Contact your NatGen Premier agent and find out if you are currently carrying flood insurance. Your agent can offer you coverage through the NFIP (National Flood Insurance Program) or private markets, ensuring that you get both the protection you *need* and the coverage you *want*.

Distinct Coverage to fit your Unique Needs...

Did You Know?

- **Everyone is in a flood zone.** *Don't let your home, your most valued asset, go unprotected.*
- **Nearly 25% of flood claims come from low hazard flood zones.** *Zones, not required by mortgage companies to carry flood insurance.*
- **Most forms of Federal disaster assistance (FEMA) require a presidential declaration.** *In other words, must be considered a Major Disaster by the government.*
- **The most typical form of disaster assistance is a loan,** *which must be repaid with interest.*