FLOODING IS AMERICA'S MOST COMMON NATURAL DISASTER. YET IT'S NOT COVERED BY MOST HOMEOWNERS INSURANCE.

NATIONAL FLOOD INSURANCE PROGRAM

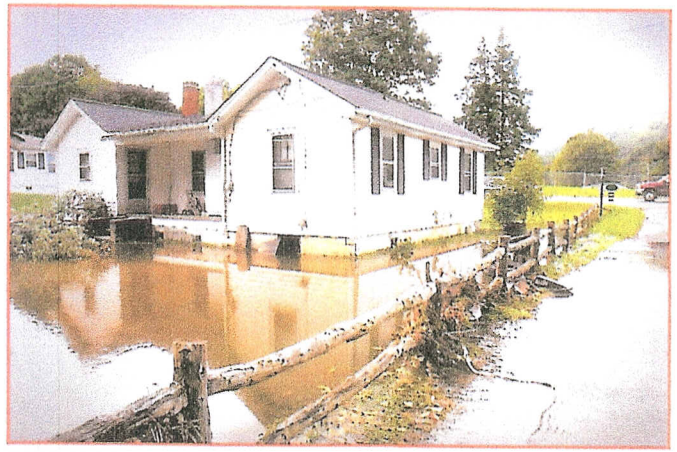
FloodSmart.gov
1.888.435.6637

FEMA
F-683 (08/08)

WHY YOU NEED FLOOD INSURANCE

NATIONAL FLO
INSURANCE PROG

THE RISK IS REAL



Truth is, you can live miles away from water and still be a victim of flooding. On average, 25-30% of flood insurance claims come from low-to-moderate risk areas. That's partly because it doesn't take a major body of water, or even a major storm, to cause a flood. Anything from a broken sewer line to a slow-moving rainstorm can cause flooding. Bottom line, your home has a 26% chance of being damaged by a flood over the life of a 30-year mortgage.*

*In high-risk areas.

FLOOD INSURANCE IS AFFORDABLE

The problem is widespread, and the solution is simple. About 100 private insurance companies nationally offer affordable flood insurance backed by the federal government. Policies are available to homeowners, condo owners, apartment owners, renters and business owners alike.

If you live in a low- or moderate-risk area, a flood policy can cost as low as $119 a year. That's a bit more than 30 cents a day to protect your property against a natural disaster that causes billions in property damage in the United States every year. Fortunately, even in the most high-risk areas, the cost of flood insurance is affordable.*

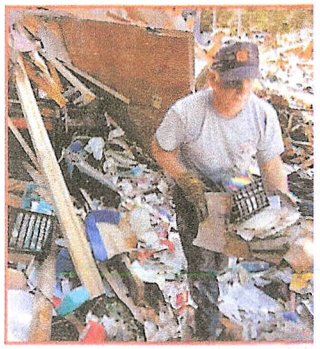
*Call your local agent for details.

DISASTER AID IS OFTEN NOT AVAILABLE

Many people think they don't need flood insurance because they believe federal disaster assistance will come to their aid. But floods are not always declared a federal disaster. And even when they are, aid is usually in the form of a loan which must be paid back with interest.

Flood insurance, on the other hand, pays for all covered losses, and, unlike loans, that money doesn't have to be paid back. You can cover your home's structure for up to $250,000 and its contents for up to $100,000. For businesses, structural and contents coverage is available up to $500,000.

Don't count on others to protect your home. Take the initiative to protect your home and business yourself.



HEAD FOR COVER

Don't wait until it's too late. A policy takes 30 days from application to effective date of coverage. So look into flood insurance today.

To assess your risk, visit FloodSmart.gov.

For more information, call your agent or call 1.888.435.6637.