

“I don’t live in a Flood Zone, so I don’t need Flood Insurance.”

If I had a dollar every time I heard that line, I would not be selling insurance anymore. If you live in Florida, you are in a Flood Zone. That being said, there are High Hazard and Non-High Hazard Flood Zones. Regardless of which Zone you are in, it is highly recommended to purchase flood insurance. Just one (1) inch of water can cause in excess of \$25,000 in damages.

A common misconception is that your property policy will cover flood damage typically due to the fact that your property policy will cover some water damage. Water is a different peril than flood. Water damage is caused by internal disasters, such as burst pipes and plumbing accidents. Flood damage is caused by acts of nature, such as hurricanes and flooding rivers.

The aftermath of Hurricane Ian has an estimated \$10 billion in uninsured flood losses. A large percentage of that figure was in Non-Hazard zones. Statistics show that over 20% of flood claims are in Non-Hazard Zones. While Flood Insurance can be another expense to incur, you could be stepping over dollars to save pennies by not insuring this risk.

We turned 104 years old this year and we have seen the devastation that floods have caused during the last century. Plastridge encourages our clients to consider Flood insurance to mitigate this risk. If you have any questions, please reach out to us.

We’re here when you need us!

Special Announcement! Please help us welcome **Travis Boyson** to our team.

He will be working with our Healthcare Facility Risk Team and looks forward to meeting you!



**SHELAGH GRUBB
&
TRAVIS BOYSON**

Healthcare Facility Risk
Insurance Specialists
561-276-5221

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