

# You don't have to live near water to be at risk





## Flooding is nature's most common disaster

There are many misconceptions about flood insurance and it's important to understand that **you don't need to live near water to be at risk.**

- Floods often occur when bodies of water overflow or rise due to heavy rainfall or thawing snow.
- 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 don't necessarily mean dramatic, rushing waters through the streets of your town. Just a single inch of water can cause costly damage to your home!
- In a high risk area, your home is more likely to be damaged by a flood than a fire.
- New land development can increase flood risk, especially if the construction changes natural runoff paths.

## No hassles

Protect yourself from nature's most common disaster. Flood insurance from MetLife Auto & Home provides convenience, affordability and peace of mind.



**For more information,**  
**contact your local agent today**  
**or visit [www.metlifega.com](http://www.metlifega.com).**



## We've got you covered

Just a few inches of flood water in your home could cost you thousands of dollars to fix or replace damaged walls, floors and ruined appliances. Most homeowner policies don't cover flood damage. With flood insurance from MetLife Auto & Home<sup>®</sup>, we've got you covered, including:

- Structural damage
- Damage to your furnace, water heater and air conditioner
- Flood debris clean-up
- Replacement of floor surfaces including tile and carpeting<sup>1</sup>



1. See policy for restrictions

# Be prepared

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

- ✓ 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 GA Property & Casualty<sup>SM</sup>, also offers Excess Flood Insurance policies to cover you above these federal limits if you are in need of additional coverage.

**metlife.com**

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MetLife GA Property & Casualty<sup>SM</sup> coverage underwritten by unaffiliated carriers through the MetLife Auto & Home Insurance Agency, Inc.

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: Economy Preferred Insurance Company, Economy Fire & Casualty Company, Economy Premier Assurance Company, 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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