

**MOVING OUT
MOVING TO LOW RISK ZONE.**

Dear Resident,

The reason for this post card is that you are affected by the new NFIP maps that FEMA prepared. The maps become effective on 10/5/2017.

You are receiving this communication because the new FEMA maps are moving you from a high risk flood zone to a lower risk flood zone. To view your map, click on the link:

<http://maps.co.palm-beach.fl.us/cwgis/?app=floodzones>

This map application will identify the flood zone for your address.

What does the movement out of a higher risk flood zone into a lower risk flood zone mean to you?

- You will need to re-evaluate your risk of flooding, Flood damage is excluded from your homeowners' policy.
- If your property was previously located in high risk zone and is now mapped into a low hazard zone you may qualify for a low cost preferred risk policy. (The maximum premium for a preferred risk policy is **\$450 or less** if this is your primary home, while the average flood damage costs \$43,000).

After so many flood events we see homeowners on television sad that they “didn’t know they could purchase flood insurance for their home when in a low hazard” Or, they would have purchased if only they knew “it could be as inexpensive” as \$450 per year.”

You may want to consider keeping your flood policy and moving to the preferred program.

You may want to maintain flood coverage because of the following facts:

- Flood insurance is available to everyone if they own or rent houses, condos, or commercial properties, because everyone has some level of flood risk.
- Your homeowners insurance does *not* cover flood damage.
- Almost 30% of all flood claims come from areas no one considers high risk
- Less than 50% of all flood disasters qualify for federal assistance.... and this assistance is a loan...repayable with interest.

The source of water could be heavy rain, poor drainage, new construction.

Looking back on past natural disasters, you need to understand that low risk does not mean no-risk.

Natural disasters are so unpredictable.