

## Flood Insurance

Flood damage can happen to anyone, which is why Accurate Insurance Mart offers flood policies through the National Flood Insurance Program . Over time, certain areas are more likely to flood than others. If you live in one of these areas and have a mortgage, federal law may require you to have flood insurance. But, even if you're not required to purchase flood insurance, your home could still be at risk of flooding!

### Flood Insurance Coverage

Flood insurance covers the structure of your home and your personal property. The limits and details of flood insurance are different from those of your standard homeowners policy, so be sure to discuss them both with your agent to make sure you're properly insured when it comes to water damage.

How far in advance should I buy flood insurance?

Most flood insurance policies require a 30-day waiting period before the insurance is effective. But exceptions are made for certain circumstances such as if you've purchased a home and the closing is in less than 30 days.

Want to know more?

Accurate Insurance Mart is available. Give us a call at 813-374-0150 to speak to an agent.