

## Check Your Coverage Before Flood Waters Rise

Floods can happen anywhere, anytime. They're one of the most unpredictable catastrophes, and just a few inches of water can soak your home and sock your wallet. And, according to safety experts, your home has a greater chance of being damaged by a flood than a fire.

But, did you know that homeowners insurance policies don't cover flood damage? Only flood insurance will cover the losses.

We can help you secure flood insurance to protect your home or business. Flood coverage options are available to you through:

- Erie Insurance, which has partnered with American Bankers Insurance Company. American Bankers is one of the top flood carriers in the country. They have consistently received an excellent rating for financial strength from [A.M. Best](#) credit rating organization.
- The Federal Emergency Management Agency's National Flood Insurance Program. The NFIP offers flood insurance to homeowners, renters and business owners.

It's a good idea to start the process as soon as you can because most flood insurance policies have at least a 30-day waiting period before they take effect.

Also, premium costs for residential properties vary depending on coverage, which is available for your building, contents or both. Our agency can help you determine the flood risk level for your home and property and advise you on the appropriate level of insurance protection. Give us a call to learn more about adding this coverage to your insurance package. 585-394-2790

*ERIE® insurance services are provided by one or more of the following insurers: Erie Insurance Exchange, Erie Insurance Company, Erie Insurance Property & Casualty Company, Flagship City Insurance Company and Erie Family Life Insurance Company (home offices: Erie, Pennsylvania) or Erie Insurance Company of New York (home office: Rochester, New York). Not all companies are licensed or operate in all states. Not all products are offered in all states. Go to [erieinsurance.com](http://erieinsurance.com) for company licensure and territory information.*