



Flood insurance in NC provides protection for destruction and financial devastation caused by floods. Just a few inches of water can cause damage, resulting in thousands of dollars in repair and restoration costs. NC Homeowners insurance policies do not cover flood losses. Purchasing North Carolina Flood insurance through Clinard Insurance Group can protect you from this devastating type of property loss.

Different types of policies are available based on your property's location and flood history:

### **Standard Flood Insurance Policies**

If you live in a community that participates in the NFIP (National Flood Insurance Program), your building and its contents can be covered by a Standard Flood Insurance policy. The National Flood Insurance Program (NFIP) was established by the Federal Government to help communities who "voluntarily participate in the NIFP by adopting and enforcing floodplain management ordinances to reduce future flood damage." You must apply for building coverage and contents coverage separately if you choose to protect yourself with a Standard Flood Insurance policy.

### **Preferred Risk Policies**

If your home or business is in a low or moderate risk zone, your building may qualify for a

low-cost Preferred Risk Policy. While you are not required to purchase flood insurance in low-to-moderate risk areas, a Preferred Risk Policy will protect your home and its contents if you are affected by a small flood, or a larger flood that has extended into your low risk area. In truth, many flood insurance claims occur in low-to-moderate risk areas.

Don't wait until it's too late. Clinard Insurance Group can get you on the path to flood protection with an affordable and comprehensive North Carolina insurance policy. Give us a call today!