

HOMEOWNER'S GUIDE: 5 steps to buying private flood insurance

#1 UNDERSTAND YOUR RISK

According to the Federal Emergency Management Agency (FEMA), flooding is the most common and costly natural disaster and the #1 loss of property in the US. As a homeowner, it's important to understand your risk.

! Residential Flood Stats

27x You're 27 times more likely to experience a flood than a fire during a 30-year mortgage.¹

1" FEMA says one inch of flood water can cause as much as \$25,000 in damage to a home.²

90% About 90% of all U.S. natural disasters involve flooding.²

#2 KNOW YOUR OPTIONS TO HELP PROTECT YOUR ASSETS

It's important to know that most homeowner policies don't cover flooding. Private flood insurance offers an attractive option to help eligible homeowners protect their investment.

- EZ Flood from Aon Edge is a private flood insurance option offered to single-family and 2-4 family residential properties in A and V flood zones for higher risk properties and B, C and X flood zones for lower risk properties.
- Offering higher coverage limits, more deductible options, and **more competitive** rates than government-issued coverage (NFIP), EZ Flood provides homeowners an attractive private flood insurance option for helping to protect your home and valued possessions from the event of a flood loss.

✓ EZ Flood Policy Highlights

- Streamlined with only 12 underwriting questions
- No waiting period if purchasing a policy in conjunction with a loan closing
- Built in coverage for catastrophic ground collapse
- Optional Additional Living Expenses (ALE), food spoilage and swimming pool clean-up coverages

#3 WEIGH YOUR CHOICES IN PROVIDERS

EZ Flood is a private flood insurance option offered by Aon Edge, a division of Aon and trusted by over 3,000 lenders. EZ Flood, underwritten by A.M. Best A-rated carriers, and has only 12 underwriting questions required to apply.

When weighing your options, consider Aon Edge.

#4 TALK TO YOUR AGENT

Your insurance agent is responsible for helping you understand your risk and making informed decisions. Ask your agent about your specific risk and the suite of coverage options from Aon Edge to help protect your property in the event of a catastrophic flood.

#5 HAVE YOUR AGENT REQUEST A QUOTE

Flood insurance quoting has never been easier. Your insurance agent can obtain an EZ Flood quote for you in minutes. There's no obligation to inquire, so take an important step and get a quote today.

Speak to your insurance agent to learn more about EZ Flood private flood insurance or request a quote today.

¹ National Insurance Commissioners Association. "Flood Insurance Basics." Accessed December 29, 2021.

² <https://www.iii.org/fact-statistic/facts-statistics-flood-insurance>