

FLOOD FACTS

for insurance agents

You are the trusted source, the frontline of protection following auto collisions, property thefts or damages that happen within your clients' dwellings. As a guardian of ground and homes, why aren't you offering flood coverage?

There are many fallacies about who should have flood insurance and why agents need to offer it. It's important to separate fact from fiction. The following are the top flood facts and reasons for writing policies for your clients' protection.



FICTION

My client does not qualify because they are not in the FEMA Special Flood Hazard Area (SFHA).



FACT

Floods from heavy rain, snow melt, water main breaks or clogged city drains can happen at any time, any place, to anyone. Every one of your clients can and should get a flood policy. Most Utah communities are already participating in the National Flood Insurance Program (NFIP).



FICTION

My client does not need a policy.



FACT

Most of Utah's flood victims live outside of FEMA-designated special flood hazards areas. Every citizen should have the opportunity to be covered. Utah has had more flooding and rain events in recent years and not all flood risk is mapped in Utah. With your help guiding them to a policy, when a flood does happen, they will have the proper coverage to help pay for repairs or rebuild their homes.



FICTION

Policies take hours and are hard to write.



FACT

A lot of work has gone into simplifying the writing of flood policies. You are going to see some great changes coming. Currently, NFIP offers online courses that are self-paced, qualify for CEUs and provide you with the tools you need to write a policy in 30 minutes or less.



FICTION

I'm saving my client money by omitting a flood policy.



FACT

Floods occur in Utah and you are liable for putting your client at risk. Telling your client that they do not qualify or giving them misinformation as to why they don't need a policy puts both them and you at risk. They will be left with no coverage when a flood does happen, and your client could then have an errors and omissions suit filed against you.

FIND MORE TO SHARE WITH YOUR CLIENTS AT

FloodFacts.utah.gov
FloodSmart.gov