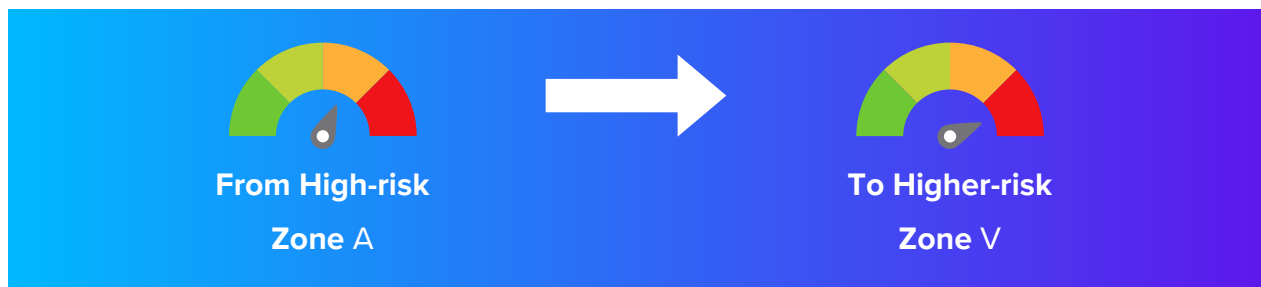


Increasing Risk from High to Higher

FLOOD MAPS CAN CHANGE AT ANY TIME

Your property's flood risk is increasing **from** a high-risk area (Zone A) **to** an even higher-risk area (Zone V), or the **Base Flood Elevation (BFE)** is rising.



WHAT THIS MEANS FOR YOU

- The cost of flood insurance is minimal compared to the potential expense of flood damage. Investing in flood insurance offers significant peace of mind and financial protection.
- Even if your area hasn't flooded before, it doesn't mean it won't in the future. In Special Flood Hazard Areas (SFHAs), there's at least a 1 in 4 chance of flooding over a 30-year mortgage.
- Flood insurance is mandatory if you have a mortgage from a federally regulated or insured lender. If you don't carry a mortgage, you should still protect your investment with flood insurance due to the increased risk.

TAKE ACTION

- **Stay Covered:** Renew your policy annually to keep up with any changes and ensure you're always protected.
- **Consider Mitigation Measures:** Explore ways to reduce your property's flood risk and potentially lower your insurance premiums.
- **Consult Your Agent:** Work with your insurance agent to understand how the new maps affect your property and get the best coverage.