

WHAT THE FLOOD MAP CHANGES MEAN FOR YOU

Palm Beach County participated in a multi-year process to map its current flood risk in partnership with FEMA and other government agencies. It's important to know the most current flood risk so both you and your community can take steps to protect yourself. Visit FEMA.gov/palmbeach to see your flood risk.

If you are in a high-risk area as of October 5, 2017, you may be required to purchase flood insurance. However, you may be eligible for cost-saving flood insurance policy options. **If you are no longer in the high-risk area,** you may be eligible for a lower-cost policy (a "Preferred Risk Policy").

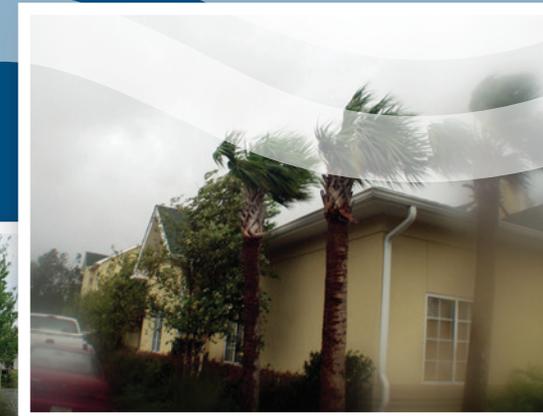
If there is no change in your flood risk, talk to your insurance agent to ensure your home and possessions are properly covered. Note that most homeowners insurance policies do not cover damage due to flooding. If you have no coverage, it's critical that you learn about your risk and take steps now to protect yourself.

Call your insurance agent to find the best options for you. Or to find an agent, call FEMA at 1-800-427-4661.



DHS/FEMA
National Flood Insurance Program
Federal Insurance and Mitigation Administration (FIMA)
400 C Street SW, Suite 313
Washington, DC 20472-3010

Customer Code



FEMA



NOW'S THE TIME TO SAVE ON FLOOD INSURANCE

Palm Beach County flood risk maps are changing on October 5, 2017.

WHY YOU NEED FLOOD INSURANCE

Your property's flood risk can increase or decrease over time due to changes in weather patterns, new development, and other factors. The Federal Emergency Management Agency (FEMA), in cooperation with local communities, periodically updates flood maps to reflect these changes in risk. Palm Beach County has been working with FEMA for several years to update local flood risk information—to help you decide how to best protect you and your family from flood losses.

Here are just a few reasons why flood insurance is a sound investment.

- **Floods happen anywhere.** Nearly 1 in 4 flood insurance claims come from outside high-risk areas.
- **Flood damage is costly.** Just 1" of water inside your home can cost over \$20,000 in damage.
- **Storms are not the only cause of floods.** Flooding can be caused by coastal storm surges, heavy rainfall, poor drainage in low-lying areas, and much more.

Palm Beach County flood maps are changing on October 5, 2017. Check your flood risk at FEMA.gov/palmbeach.

If You're in a HIGH-RISK AREA as of October 5, 2017

You are required to have flood insurance if you have a mortgage from a federally backed or insured lender. Contact your insurance agent to find the lowest cost option for your home or business. Rates will increase annually until they reach full-risk rates. If you don't have a policy in place before October 5, 2017, you can still take advantage of this policy option, but must have coverage in effect before October 4, 2018. Call your agent to learn more.

If You're in a MODERATE-TO-LOW RISK AREA as of October 5, 2017

Even though you have a lower risk of flooding, remember that more than 20% of all flood claims happen in moderate-to-low risk areas. Protect the life you've built with a lower-cost policy (a "Preferred Risk Policy") starting at less than \$200 a year.



YOUR PLAN OF ACTION

