


**DRESCHER INSURANCE**

## FLOOD INSURANCE CAN SAVE YOU FROM SNOW MELT

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**AS A FULL  
SERVICE AGENCY:**

- **Comprehensive product lines to meet the many insurance needs of privately owned businesses.**
- **Families and individuals have evolving insurance needs. We offer a complete product line with multiple insurance companies to help you meet your needs for today, and tomorrow.**
- **On-line insurance services available 24 hours a day, 7 days a week.**

Just a few inches of water from a spring thaw flood can cause tens of thousands of dollars in damage. Over the past 10 years, the average flood claim has amounted to over \$33,000. Flood insurance is the best way to protect yourself from devastating financial loss.

Flood insurance is available to homeowners, renters, condo owners/renters, and commercial owners/renters. Costs vary depending on how much insurance is purchased, what it covers, and the property's flood risk.

All policy forms provide coverage for buildings and contents. However, you might want to discuss insuring personal property with your agent, since contents coverage is optional. Typically, there's a 30-day waiting period—from date of purchase—before your policy goes into effect. That means now is the best time to buy flood insurance.

### TYPES OF FLOOD COVERAGE

The National Flood Insurance Program's Dwelling Form offers coverage for:

- Building Property, up to \$250K, and
- Personal Property (Contents) up to \$100K.

The NFIP encourages people to purchase both types of coverage,

### IMPORTANT FACTS ABOUT FLOOD COVERAGE

- A Standard Flood Insur-

ance Policy is a single-peril policy that pays for direct physical damage to your insured property up to the replacement cost or Actual Cash Value.

- Contents coverage must be purchased separately.
- It is not a guaranteed replacement cost policy.
- Flood event coverage does not take effect until snow melt/runoff covers at least a 2-acre area or causes damage to at least 2 adjacent properties.



### WHAT'S NOT INSURED UNDER A FLOOD POLICY?

- Damage caused by moisture, mildew, or mold that could have been avoided by the property owner.
- Currency, precious metals, and valuable papers such as stock certificates.
- Property and belongings outside of a building such as trees, plants, well, septic systems, walks, decks, patios, fences, seawalls, hot tubs, and swimming pools.
- Living expenses such as temporary housing.
- Financial losses caused by business interruption or loss of use of insured prop-

erty. Most self-propelled vehicles such as cars, including their parts.

### BASEMENT LIMITATIONS

Flood insurance coverage is limited in areas below the lowest elevated floor, including basements, crawlspaces under an elevated building, walkout basements, and enclosed areas under other types of elevated buildings.

The following is NOT insured if located within one of the aforementioned portions of a building:

- Paneling, bookcases, and window treatments such as curtains and blinds.
- Carpeting, area carpets, and other floor coverings such as tile.
- Drywall for walls and ceilings (below lowest elevated floor).
- Walls and ceilings not made of drywall.
- Most personal property such as clothing, electronic equipment, kitchen supplies, and furniture.

This document provides general information about flood insurance coverage. However, please be aware that your Standard Flood Insurance Policy, your application, and any endorsements, including the Declarations Page, make up your official contract of insurance coverage.

For more information about the National Flood Insurance Program, please visit <http://floodsmart.gov>.