

Dear Floridians,

Each year, millions of Floridians endure the hurricane season without knowing that flood damage is NOT covered by their homeowners' insurance. Nearly one-third of Florida's homes do have flood insurance, but that still leaves two-thirds of families without this coverage. Even people outside of the flood hazard areas should consider obtaining coverage. In most circumstances, there is a standard 30-day waiting period before flood coverage takes effect.



We learned several lessons from the 2004-2005 hurricane seasons; one of those lessons was that many people were unaware that flood damage is not covered by homeowners' policies. Buying flood insurance is easy, affordable, and provides an extra layer of security in the event of a catastrophic occurrence.

Information about the National Flood Insurance Program can be found at the Federal Emergency Management Agency's website at: <http://www.fema.gov/nfip>. In addition, you can check your relative flood risk and estimated premium by visiting <http://www.floodsmart.gov> and entering your property information.

A handwritten signature in black ink, appearing to read 'Kevin McCarty'. The signature is stylized and written in a cursive-like font.

Kevin McCarty
Insurance Commissioner, State of Florida