

Agent:

## Discover the advantage of personal service

These days, many insurance companies deal with their customers only by mail or by phone. But with Farmers, you have a personal, professional agent helping you every step of the way. Here's how the personal touch can make a difference to you:

- Your Farmers agent will work with you to identify your needs and help you find the best possible coverage at very competitive price.
- You won't be alone when you go to file a claim or need assistance — you'll deal directly with your Farmers agent.
- Periodically, your agent can offer to conduct a Farmers Friendly Review® and help you update your coverage if necessary.

You can depend on Farmers to provide personal, top quality service. Your Farmers agent will be there when you need it most to help you get back where you belong.

*Farmers is proud to be one of the top 5 corporate contributors to the*



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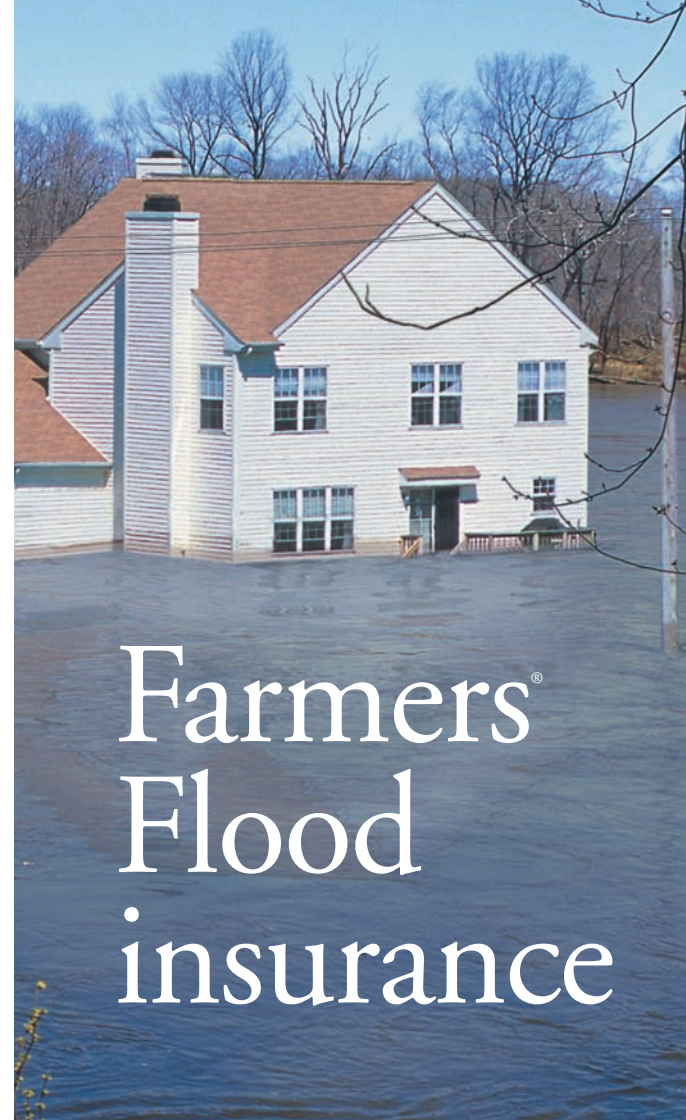


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Gets you back where you belong.®

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# Farmers® Flood insurance

The coverage you need, the peace of mind you want



**FARMERS**  
HOME INSURANCE

Gets you back where you belong.®



# The fact is . . . you need Flood insurance



**F**loods can happen anytime or anywhere — even in the same place twice. Floods are the leading natural cause of property damage. Four times more homes are destroyed by flood than by fire, and flooding causes more than \$2 billion in property damage every year.

Are you prepared? Do you have the coverage you need to get you back where you belong in case of flood? Here are some myths and facts you should know about Flood insurance:

### Myth: "It won't happen to me."

**Fact:** You don't have to live by water to be at risk. Approximately 30 percent of all flood claims occur in low to moderate-risk areas.

### Myth: "My Homeowners insurance is enough."

**Fact:** Homeowners insurance does not cover flood damage — federal Flood insurance does. Flood insurance also covers mud flow, dirt and debris resulting from moving water.

### Myth: "I don't need Flood insurance."

**Fact:** Homeowners with mortgaged property in a Special Flood Hazard Area (SFHA) are now required by federal law to obtain Flood insurance.

Lenders must comply by requiring Flood insurance on the outstanding mortgage balance for the life of the loan.

### Myth: "The government will pay."

**Fact:** To receive federal disaster assistance, a flood must first be declared a "federal disaster" by the U.S. President. Fewer than half of the floods that damage homes across the country every year wind up being classified a federal disaster.

### Myth: "Flood insurance is expensive."

**Fact:** Flood insurance is affordable. Flood damage is not. The average loss of property and contents from the 1993 Midwest flood was more than \$25,000. Compare this to the average annual flood premium of a little more than \$300.



Your coverage is based on your home's value, minus your land value. Flood insurance up to \$250,000 is available for residential buildings. Since Flood policies are backed by the U.S. government, all valid claims are 100 percent guaranteed!

### Myth: "Flood insurance covers contents."

**Fact:** Standard Flood coverage does not cover the contents of your home. Separate Contents coverage is available up to \$100,000. Preferred Risk policies for structures in low-risk areas offer a combination coverage up to \$250,000 for a residence and \$60,000 for its contents.

### Myth: "I can buy Flood insurance anytime."

**Fact:** There is generally a 30-day waiting period for Flood insurance. Floods can happen anytime, so call your Farmers agent today.



## Flood quote sheet

Name: \_\_\_\_\_

Property location: \_\_\_\_\_  
\_\_\_\_\_

Telephone: \_\_\_\_\_

Date: \_\_\_\_\_

### Completed by agreement:

Flood hazard zone: \_\_\_\_\_

Building coverage limits: \_\_\_\_\_

Contents: \_\_\_\_\_

Annual premium: \_\_\_\_\_

3-year premium: \_\_\_\_\_

### Waiver of agent's responsibility

I hereby certify that my agent offered Flood insurance coverage in the National Flood Insurance Program. I understand that because I declined this protection, my agent and/or his/her agency will not be held liable in the event I suffer a loss due to flooding.

- I reject Building and Contents coverage for flood protection.
- I reject Contents coverage for flood protection.
- I reject Building coverage for flood protection (for condominium-unit owners and tenant-occupied buildings).

\_\_\_\_\_  
Property owner's signature

\_\_\_\_\_  
Date