

WHY YOU SHOULD HAVE FLOOD INSURANCE PROTECTION

- Everyone lives in a flood zone- it is just a question of whether you live in a low, moderate, or high risk area.
- Nearly 25% of all flood claims are for properties located in lower-risk flood areas or those property locations where flooding is not expected.
- Changing weather patterns as well as residential and business development may increase your chances of experiencing a flood loss.
- Your homeowner's or personal property policy does not include coverage for damage caused by flooding.

ELECTION TO NOT PURCHASE FLOOD INSURANCE

I understand that loss resulting from flood damage is not covered under my homeowner's or personal property policy, and that flood coverage is available through the National Flood Insurance Program (NFIP).

By signing this form, I am voluntarily choosing not to purchase flood protection for my building and/or contents under a National Flood Insurance Program policy as indicated below:

- Decline all flood insurance through the National Flood Insurance Program.
- Decline Building Coverage provided through the National Flood Insurance Program.
- Decline Contents Coverage provided through the National Flood Insurance Program.
- Decline all flood insurance as I have a policy in effect _____ policy # _____.

ELECTION TO NOT PURCHASE MAXIMUM LIMITS OF FLOOD INSURANCE

I understand that loss resulting from flood damage is not covered under my homeowner's or personal property policy, and that up to \$250,000 (building) and \$100,000 (contents) in flood coverage is available through the NFIP.

By signing this form, I am voluntarily choosing to purchase less flood protection for my building and/or contents than is available under a NFIP policy as indicated below:

Elect to purchase flood insurance through the National Flood Insurance Program with limits of \$ _____ (building) and \$ _____ (contents).

ELECTION TO NOT PURCHASE EXCESS FLOOD INSURANCE

I understand that loss resulting from flood damage is not covered above the NFIP program limits for residential and non-residential buildings. Excess flood coverage is available to provide coverage above the NFIP limits.

By signing this form, I am voluntarily choosing not to purchase flood protection for my building and/or contents under an excess flood policy as indicated below:

- Decline all excess flood coverage.
- Decline Excess Building Coverage.
- Decline Excess Contents Coverage.

Property Location: _____

Property Owner Signature: _____

Agency Representative Signature: _____

Date: _____

Nationwide Insurance Flood Coverage Waiver