

## **Eight extreme floods in the US this year alone left countless homeless—with only 10% covered by flood insurance. Choose *NOT* to be one of them.**

You just can't ignore the extreme rainfall amounts, the scenes of rushing water and the homes and businesses destroyed by flooding without thinking: *"Am I at risk? Are my savings enough or should I buy flood insurance?"* Our risk of flooding is changing as both the intensity and frequency of storms reach dangerous levels. For the safety of your family and your financial security, re-consider buying flood insurance.

*"Increase in heavy rainfall and the resultant flooding "is consistent with what we expect to see in the future if you look at climate models..."*

NOAA

**Extreme rainfall, high water levels and resultant "historic" floods are happening way too frequently...it's not a coincidence.** Per the National Weather Service the **"rainstorm in Southwest Louisiana** is at least the **eighth 500-year rainfall** event across America in little more than a year, including similarly extreme downpours in:

- Oklahoma last May
- Texas (twice: last May and last October)
- West Virginia in June
- South Carolina last October
- Maryland this July
- Northern Louisiana this March

Not to miss Houston with at least the **fourth major flood in that region in a span of a year**, actually that flood has been rated **one-in-10,000-year event**.

**The severity and frequency of extreme rainfall are both increasing due to the reality of warmer oceans, greater humidity in the atmosphere and overwhelmed, aging drainage systems.** "Increased moisture in the air and unusually heavy rainfall are classic signals of climate change. As the world warms, storms are able to feed on warmer ocean waters, and the air is able to hold and dump more water. These trends have led to a pronounced increase in intense rainfall events and an increase in flooding risk. **In the Southeastern US, extreme precipitation has increased 27 percent from 1958 to 2012."**

**The old excuses—*It doesn't flood here, It hasn't flooded in 40 years, The flood map says low risk—no longer apply.*** Have you based your decision to purchase flood insurance on the urban myths of past floods? Understandable, but wrong. Have you heard folks, after an extreme flood, say "we now have 100 years before the next flood"? Also, wrong. Statistics for extreme storms **"make major assumptions that the climate of the past is the same as the climate of today—that's no longer a very good assumption."**

See reverse

*“When climate is changing, relying on the past to predict the future will give us not just a wrong answer, but a potentially dangerous one...”*

*Katharine Hayhoe,  
Washington Post*

**Protect your family, re-think the flooding myths and measurement of the past and recognize the changes we see in our weather patterns could put your family at risk.** Katharine Hayhoe, a climate researcher at Texas Tech University, told [The Washington Post](#). “We buy a house outside the 100-year flood zone, believing that means we’re safe; we expect our storm sewer drains and our levees to protect us from all but the rarest extremes. We fail, however, to account for how these extremes are rapidly becoming more frequent in a changing climate.”

**Wherever it rains, it can flood. Be realistic and responsible about your actual flood risk. Count on the weather to be unpredictable —and increasingly more extreme.**

- Only you know your financial capacity to **recover from a flood, without insurance.**
- Only you can decide if paying the average \$700 annual premium makes more sense than struggling to **cover \$37,000 in flood repairs** without insurance.
- Only you know if your **small business could reopen** after being wiped out after flood.
- Only you know if the 20% risk in the low risk flood zone is an **acceptable gamble to your family.** Learn [how flood insurance works](#)
- Only you know how you will manage an “extreme” flood event **if it comes to your home.**

**Make the right decision. Your future depends on it!**

***Call your flood agent, discuss your flood risks and get a flood insurance quote to protect what you love.***

**Buy your flood policy today.**

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