



Happy Spring to you! Sunshine and warmer temperatures are waiting for us! Unfortunately, spring can also bring water - sometimes lots of water. So this issue is dedicated to dealing with various "wet" topics: water inside your house, water outside your house and "Umbrellas" - which can protect you from more than just rain.

Contrary to common belief, flooding does not only happen near creeks and rivers or on the coast - about 25% of all claims come from areas that no one believed to be high risk! Floods can happen in the desert, during snow melt on frozen ground, even in developed and asphalted areas - in all three scenarios, the ground is hard and does not absorb the excess water. Erosion or inadequate drainage can also lead to flood mudslides. The result: damage to the foundation, structure, walls, floors and furniture of your home.

The thing is: Homeowners Insurance does not cover floods. That means - if your home and possessions are damaged due to flood, you get nothing. Federal Disaster Assistance (which is really just a low interest loan) is available only if a flood is declared a national disaster - but most floods are not.

Flood insurance can protect you: a flood policy will cover direct physical losses and damage to the building itself, and is designed to get you back on your feet and back into your house as soon as possible. You can buy \$250,000 building and \$100,000 contents coverage for as little as \$317 per year! And - flood insurance is available for virtually everyone, in low risk areas as well as high risk areas. Call us for more information. ■

Umbrella Coverage

We don't want to scare you . . . but we don't want you to lose a lifetime of earnings due to a liability claim.

This is a true story: A client's dog - as sweet as can be - loved to play with the neighbor. One afternoon, the child came into the backyard to play, but startled the dog and was bitten on the face. The dog's owner's were held liable for \$800,000. Their homeowner's covered roughly one third, they still owed \$500,000. They lost their savings, had to sell their home, and a portion of their future earnings was garnished.

The good news: For as little as \$150 per year you can buy an additional \$1 million of liability protection when you are held responsible for an unintended accident. Call us for more information. ■