

Rates do not differ from company to company, but do depend on factors such as age, type of construction and the level of flood risk in your area. FEMA estimates an average homeowner's flood insurance premium to be approximately \$500 a year, depending on your deductible and other factors.

**Flood insurance protects:**

**BUILDING:** the structure and its foundation; electrical and plumbing systems; central air-conditioning, furnaces and water heaters; most large and built-in appliances and permanently installed carpeting over unfinished flooring.

**CONTENTS:** clothing, furniture and electronic equipment; curtains; portable and window air conditioners; carpeting that is not already included in your property coverage; clothes washers and dryers.

Be sure to check other policies for all opportunities for recovery including homeowners and auto policies for damage to property and vehicles. Property damage caused by fallen trees can be the most misunderstood coverage in a homeowners insurance policy. If you carry homeowners insurance, you will be covered for damage to a structure and its contents from fallen trees and branches. The cost to remove the tree or limb is also covered by the insurer. Additionally, your homeowners policy will cover damages when the tree is on another's property and has caused damage to your structure or property. An example of this would be if a tree limb is stretching across your property and falls due to wind, lightning or hail, causing damage to a structure such as the house, garage or fence. In other words, it is the responsibility of the owner on whose property the tree limb fell to contact their homeowners insurance provider.

If you are not sure if damage was caused by flood, tree-related damage or windstorm, contact your insurer to submit your claim for all damages. Your company will send an adjuster to investigate and determine the cause of loss. Generally, windstorm damage is covered under your homeowners policy with a separate deductible. If your policy excludes windstorm coverage, having a separate policy to insure your property for these kinds of losses is strongly encouraged.