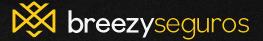




Olá! Hi! ¡Hola!





Today's **Agenda**

- Who Are You?
- What We Cover?
- Why Is Important?
- Homebuyer Process?
- Responsibilities
- Budget
- Exposures

What do I need?

FLOOD

EARTHQUAKE

LIFE

Types

- → Homeowners
- → Renters
- → Condo
- → Investment
- → Life

Popular Claims

Water, Floods, Tenants, Rental Income, Relocation, Liability with Others, Intentional Damages, Animals, Deterioration.

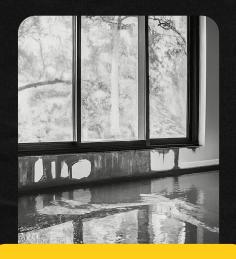
Why it's Useful:

- → Investing in the Future
- → Financial Protection
- → Payment for Claims
- → Protection against fires, theft, natural disasters, and unexpected accidents

100%
Replacement
Cost!

- Dwelling
- Other Structures
- Personal Property
- → Loss of Use
- Personal Liability
- Medical Payments

OF WATER CLAIMS



WATER BACK UP

Sewage enters the Property



FLOOD

Overflow of Water



PIPES BURST

Mold and Flooding

FLOOD

	FEMA I	Flood Zone Design	nations	
Undetermined Risk	Low Risk	Moderate Risk	High Risk	Coastal High Risk
	Increasing	Risk -	→	
Zone D	Zones C and X (unshaded)	Zones B and X (shaded)	Zones A, AE, A1-30, AH, AO, A99	Zones V, VE, V1-30
	Non-Special Flood Hazard Area (NSFHA)		Special Flood Hazard Area (SFHA)	

Flood zones change every year!

Each year, FEMA studies and updates flood zone information in communities across the U.S. in order to create and revise flood hazard maps.

Controlled by FEMA

Federal Emergency Management Agency

It is a United States government agency responsible for coordinating disaster relief efforts.

CLAIMS

- → Affects your premium
- Can be cause for cancellation
- → Lasts years on your record

Business

EXCLUSIONS

- Negligence/ Abandonment/ Intentional loss
- War, terrorism, nuclear attacks

Fire & SECURITY



- Install Smoke Alarms
- No Smoking Allowed
- Inspect Systems (Heating,
 Air Conditioning)
- Keep the Kitchen Clean
- Outdoor Fires
- Washer and Dryer

Safety & **Budget**

- → Annual Increase
- Bundling (Auto + Home + Umbrella)
- Security Measures
- → Minimize Claims
- → Higher Deductibles
- Improvements and Maintenance





Thank You!

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