





Olá! *Hi!* ¡Hola!



 breezyseguros

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

Difference **OF WATER CLAIMS**



WATER BACK UP

Sewage enters the Property



FLOOD


Overflow of Water



PIPES BURST

Mold and Flooding

FLOOD

FEMA Flood Zone Designations				
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

EXCLUSIONS

- Business
- 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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