

2 SIMPLE STEPS TO BOOST FLOOD SALES



Think your customers don't need flood insurance?

Every state and 98% of the nation's counties have experienced a flooding event. Still, only 4% of U.S. residents have flood insurance and only 40% of the A or V zones (FEMA designated as high risk) are insured. **Why aren't more people buying flood protection?** Mainly because homeowners believe myths:

STEP 1 Expose the Myths

Myth # 1 My house isn't in a "flood zone" or My lender doesn't require it

The truth is about 80% of Hurricane Harvey victims did not have flood insurance, mainly because their flooded homes were not in A or V zones, so they were not required to buy it. With 75% of FEMA maps outdated (some as old as 1983), this just isn't a reliable indicator of risk. 25% of all flood claims occur outside of high risk (A & V zone) areas.

Myth # 2 I have a homeowners policy, so I am covered

The truth is homeowners and renters policies do not cover flooding. Customers need a separate flood policy to cover flooding events.

Myth # 3 If it ever happens, FEMA will bail me out

The truth is a federal disaster must be declared before FEMA assistance becomes available. If a declaration is made (occurs less than 50% of the time), the "bailout" is usually in the form of a low-interest disaster loan, which must be repaid. Some families also rely on grants which, if provided, are not enough to cover losses. Harvey victims who were lucky enough to navigate the grant bureaucracy got an average payout from FEMA of \$4,300, while the average Harvey loss was \$116,823.

STEP 2 Offer a Solution

It takes **less than 2 minutes to create a flood quote** on Neptune's platform (unless you have the API - in this case you have a sub-second response time). As the trusted expert, you can inform your customer of their exposure, rather than letting them make a tragic decision based on unreliable flood maps or misconceptions surrounding flood losses. The average flood loss over the last 3 years was \$73,960.

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