

## Backed by the Insurance Company You Can Trust

The insurance you receive is only as good as the company behind it. Selective has been helping protect businesses since 1926 and has achieved an "A" (Excellent) or better financial strength rating from A.M. Best since 1930.

Selective prides itself on an exemplary record of responsiveness. Time is crucial and communication is key. That's why Selective has robust technology and fully empowered employees able to make decisions on the spot. Our customers can trust us to be there for them when they need us because we know...*Response is everything.*<sup>®</sup>



Call me today and we'll find  
the Selective flood policy  
that's right for you.

Grand General Agency  
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800.869.2022



[www.selective.com](http://www.selective.com)



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# Flood Insurance



## Don't wait to get flood insurance.

You probably haven't thought about flood insurance, and most likely you won't... until you need it. However, once the rain begins, it's already too late. Flood insurance needs to be in place 30 days before flooding happens—all the more reason for you to think ahead.

Many standard homeowners policies don't cover flood events, and yours may be one of them. Don't wait until after the next rainstorm, river overflow, snow melt, or hurricane ruins your furniture, appliances, electronics, and clothing—all the things you carefully chose to make the house you live in your home. Talk to your agent today about the value of a flood insurance policy from Selective.



### Should I have flood insurance?

If you live in a higher risk flood zone you are probably aware you should carry flood insurance. But properties outside of flood zones can still be susceptible to flooding, including buildings in lower elevations or near a water source like a river or lake. If this describes your house or business, you should carefully consider flood insurance.

### What about the cost?

Ruined carpeting, appliances, electronics, and furniture — when you take into account the replacement costs you would have to assume for all your damaged or destroyed property, you can't afford to not have flood insurance. Plus, with the new federal revisions of the national flood zones, people in low risk areas may qualify for Preferred Risk Policies, which offer lower rates to help homeowners like you.



### Why choose a Selective policy?

We're proud to tell you Selective underwrites flood insurance in every state and consistently places in the top six providers of flood insurance across the country. Our reputation for reliability is backed by the endorsement of the Independent Insurance Agents and Brokers of America (IIABA), a national alliance of more than 300,000 insurance professionals.

Selective has achieved an "A" (Excellent) or better financial strength rating from A.M. Best since 1930. Our agency and Selective serve your area and are dedicated to supporting you – our customer. We live and work near you, so you benefit from extraordinary local relationships and service.

### We have more ways to support you.

When the flood hits you'll be relieved to see how much you saved by talking with us about flood insurance. So don't wait—ask your agent today about our other policies, including homeowners, condo, auto, and umbrella policies. We want to make sure you have peace of mind, knowing you're well protected ... and we have the tools to help you get there.

