



NewsFlash October 2008

Everyone lives in a flood zone.

CHECK IT OUT

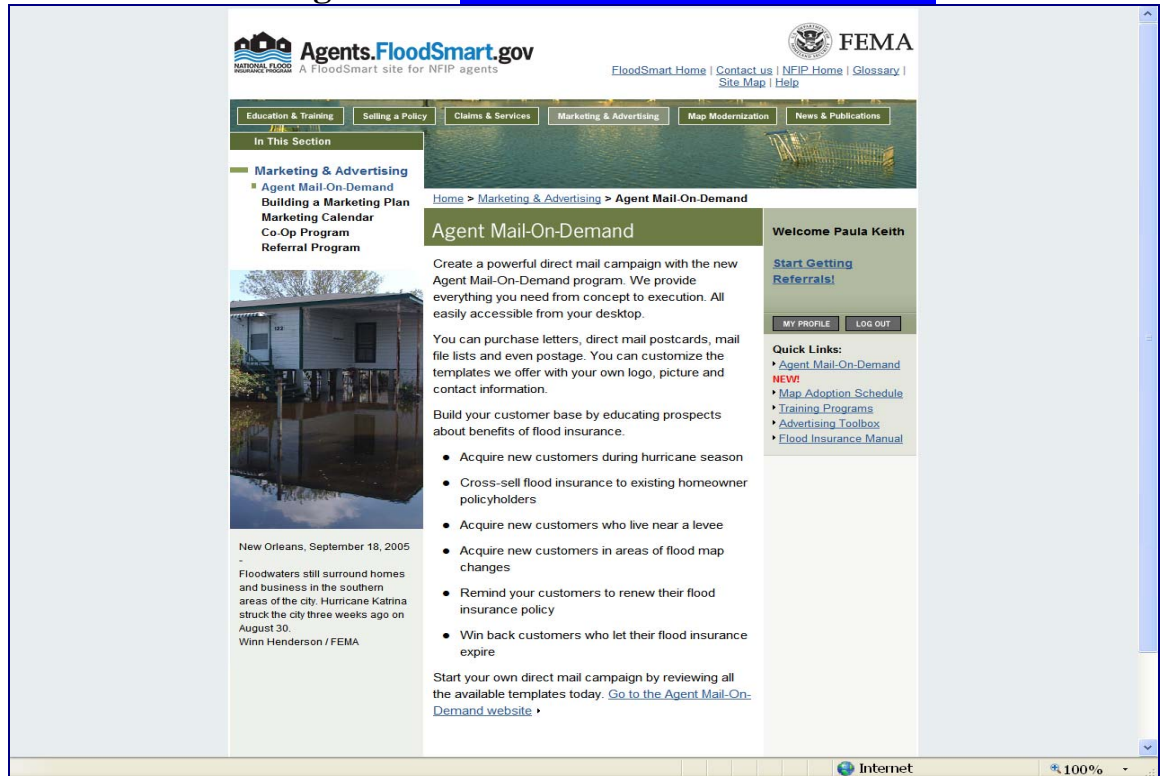
The Fall 2008 Newsletter for Agents is Posted on the Flood Web Site

This issue contains:

- ❖ FloodSmart Mail-on-Demand Program
- ❖ Flood Hazard Mapping News:
 - Insurance Agents One-Page Fact Sheet
 - Insurance Grandfathering Rule Fact Sheet Overview
 - Why We Map Flood Risks Brochure

Read about the Mail-on-Demand Program at: www.Agents.FloodSmart.Gov

If you have not heard, on www.Agents.FloodSmart.gov website agents have the option to purchase direct mail postcards, mail file lists and even postage that targets the audience of their choice.



Fast Facts

Map Modernization is a cornerstone for helping communities to be better prepared for flood disasters. The NFIP currently serves 4.5 million policyholders and provides \$650 billion in coverage.

Flood Hazard Mapping News: We've attached a few documents that you and/or your agents will find as great reference tools in understanding the Map Modernization Program.

- ❖ [Insurance Agents One-Page Fact Sheet](#)
This information is for insurance professionals to help them communicate to their clients how flood hazard map changes might affect their flood insurance requirements and options.
- ❖ [Insurance Grandfathering Rule Fact Sheet Overview](#) of the grandfathering rule and the options it can provide property owners in reducing flood insurance costs.
- ❖ You may sign up to receive these updates by visiting: http://www.fema.gov/plan/prevent/fhm/mm_main.shtm

Fast Facts

- 4.9 million people currently hold flood insurance policies in more than 21,000 communities.
- There is a 30-day waiting period before flood insurance goes into effect.
- 20-25% of all claims paid by the NFIP are outside of high-risk areas.