

Lighthouse Property Insurance Corporation has partnered with the National Flood Insurance Program (NFIP) to offer federally underwritten insurance in keeping with the NFIP's broad goals of flood risk reduction and community level participation. Most standard homeowners policies do not cover your home against the risk of flood. Flood insurance rates are very affordable with the average policy costing about \$700/year for up to \$250,000 in building coverage. Higher limits are available. Generally, there is a 30-day waiting period from date of purchase before your policy goes into effect, so it's important to act quickly.

**Contact your local agent to request a flood quote from Lighthouse.**

**Contact us today.**

#### **Flood Customer Service**

Phone: **888.544.4885**

Fax: **206.374.3032**

Email: [lighthousecs@torrentcorp.com](mailto:lighthousecs@torrentcorp.com)

#### **Flood Claims**

Phone: **888.544.4885**

Email: [claims@torrentcorp.com](mailto:claims@torrentcorp.com)



**Lighthouse**  
PROPERTY INSURANCE CORPORATION

*Flood Insurance*

**ANYWHERE IT RAINS,  
IT CAN FLOOD.**

Florida

## Everyone Lives in a Flood Zone



Floods are the number one natural disaster in America. Your homeowners policy does not cover your home or belongings for flood damage. In order to protect your valued possessions, you must purchase a separate flood policy.

### Flood Insurance

#### Why Flood Insurance?

- A homeowners or renters policy does not cover your home or belongings that are damaged from a flood.
- The average flood insurance policy costs approximately \$700 a year, which is less than \$2 a day.
- One in four flood claims is for a home not in a floodplain.
- 25-30% of all flood losses occur in low to moderate risk zones.

#### Causes of Flooding

- Hurricanes and tropical storms can cause floods that could create far more damage than high winds.
- Heavy rains and storms bring flooding to river basins.
- Overburdened or clogged drainage systems lead to property damage both within and outside floodplains.
- Construction and new development affect natural drainage and create new flood risks.

#### Flood Facts

- In America, everyone lives in the flood zone.
- According to FEMA, just one inch of water can cost more than \$25,000 in damage.
- Hurricanes and storms are common but often overlooked as causes of flooding.
- Federal disaster assistance is usually a loan that must be paid back with interest.

#### Flood Policy Discount

When you purchase your home and flood insurance together with Lighthouse, you are eligible for up to a 2.5% discount on your homeowners policy. This credit remains on your policy as long as you have an active Lighthouse flood policy.

#### Quick Claim Resolution

Experiencing a loss is never convenient and can be one of the most difficult things to go through. When you have your home and flood policies with Lighthouse, your claim is handled efficiently.

#### Reporting a Flood Claim

- Report your claim to us promptly. Our claims professionals are available 24 hours a day, 7 days a week to help. We can send emergency services to your home to minimize additional damage to your property.
- If it is safe to return to your home, take photos of any water and other damaged personal property in the house. Your adjuster will need the damaged items to prepare your evaluation.
- Prepare a list of damaged personal property items and include the age and value of each item. This will assist your adjuster in the evaluation of your claim.
- If possible, take reasonable steps to prevent mold growth by removing wet contents from the home. Mold can develop within 24 to 48 hours.