



Most homeowners don't realize their policies won't cover flood damage, and yet flooding is the number one natural disaster in the U.S. Why not make the Foremost Choice®? Foremost offers Personal and Commercial Flood insurance through the National Flood Insurance Program (NFIP).

WHY WRITE FOREMOST FLOOD?

- We pay competitive commissions.
- Flood Bonus: Paid annually based on Flood PIF/GWP growth.
- Higher homeowners retention rates: Overall rates have been 7-10 points higher with Flood!
- Data and information can be received via an IVANS account for Flood.
- Big market opportunity to take advantage of due to customer demand!

HOW TO GET A FOREMOST QUOTE

1. Visit Foremost.Floodpro.net. (Bookmark this page for future use.)
2. Enter User Name and Password.
 - If you need Password assistance, please click on Forgot User Name or Forgot Password.
 - If you are a new user or you need additional assistance, please contact NFS Agency Services at **866-796-7582** and identify yourself as a Foremost producer.
3. Once in the Foremost Insurance Group flood platform, click on "Create a Quote/App" to start a new quote.
 - If you are a first-time user, you will receive a pop-up notification to upload your required basic Flood CE certificate.
4. For an existing customer, click the "Search For Quotes and Policies" tab.
5. For additional Flood and contact information, visit ForemostSTAR.com > Product Information > Flood.

Need help with Excess Flood? Visit Aonedge.com/contact-us or call 888-281-0684. Please identify as a Foremost producer in order to receive Foremost commissions benefits. (Available coverage for Excess Flood is above NFIP limits.)

FLOOD RESOURCES

AGENT RESOURCES



[Agents.floodsmart.Gov](https://agents.floodsmart.gov)

This site contains valuable content to help your agency **explain the importance** of flood insurance to your customers.



[Foremostagent.com/Products/Flood](https://foremostagent.com/Products/Flood)

Learn exactly **what coverage is available** and download our Flood Sales Sheet. You can also access the NFIP resources from this page.



[Foremost.Floodpro.net](https://foremost.floodpro.net)

Access training via the **Training Library** drop-down menu on the top navigation bar of our Flood site.



[Msc.Fema.Gov/Portal/Home](https://www.fema.gov/portal/home)

View **Flood Zones**, the **National Flood Hazard Layer** and more on the FEMA site.

CUSTOMER RESOURCES



[Floodsmart.gov](https://floodsmart.gov)

This site offers your customers **invaluable resources** like a "Cost of Flooding" tool, descriptions of what Flood insurance covers, why they should renew their policy and so much more.



[Foremost.com/Claims/Severe-Events.asp](https://foremost.com/Claims/Severe-Events.asp)

This page offers **your customers** storm preparation tips, steps to take after a flood, and resources to file claims and more.

GENERAL INFORMATION

flood /fluhd/ *noun*

A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is the policyholder's property) from:

- Overflow of inland or tidal waters.
- Unusual and rapid accumulation or runoff of surface waters from any source or mudflow.
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above.

Flood Facts¹

- Most Homeowners insurance does not cover flood damage.
- Flooding is the most common and costly disaster in the U.S.
- People outside of mapped high-risk flood areas file more than 20% of all NFIP Flood insurance claims and receive one third of Federal Disaster Assistance for flooding.
- Flooding events have occurred in all 50 states and 98% of counties in the U.S.
- Just because a lender doesn't require Flood insurance doesn't mean the dwelling isn't at risk of flooding.
- Wildfires dramatically change landscape and ground conditions, which increases the risk of flooding.
- Homes and businesses may qualify for the low-cost Preferred Risk Policy (PRP), with annual premiums starting as low as \$325 for a home and its contents.
- Just a few inches of water from a flood can cause tens of thousands of dollars in damage.
- Federal disaster assistance is usually a loan that must be paid back with interest. Customers are eligible to purchase flood insurance as long as their community participates in the NFIP.
- The average federal disaster grant is \$5,000, which is only a fraction of the average claim payment of \$69,000 (average for years 2014-2019).
- In most cases, it takes 30 days after purchase for a Flood policy to take effect.
- Coastal counties account for 39% of the total U.S. population.

Visit [ForemostAgent.com/Products/Flood](https://foremostagent.com/Products/Flood) for more information today!

Login to [Foremost.Floodpro.net](https://foremost.floodpro.net) to quote.