

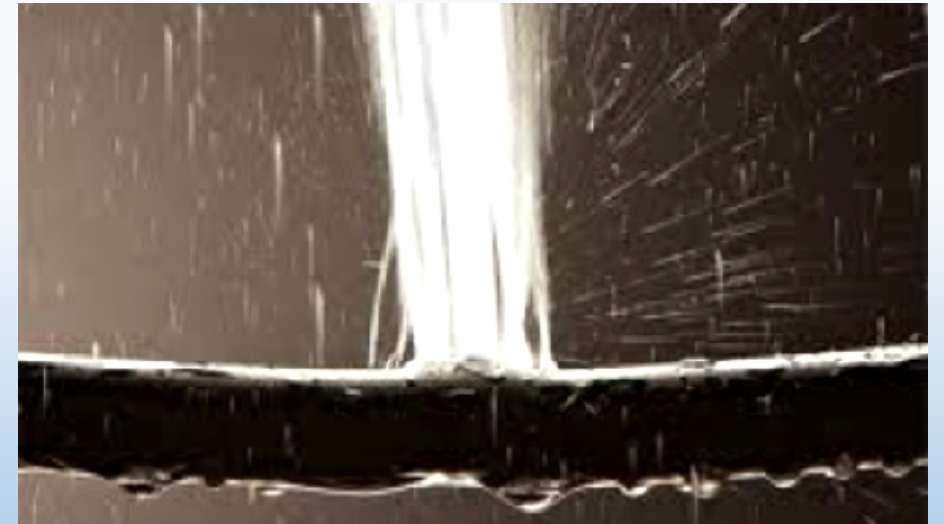
# Risk When It Comes to Water Damage

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This presentation is solely the professional opinion of Jeanine O'Donnell and in no way represents the views of State Farm<sup>®</sup> or is affiliated with State Farm<sup>®</sup> in any way.

# INTERIOR WATER:

Frozen/Ruptured Pipes, Back-up of Sewer or Drains



# EXTERIOR WATER

## FLOOD:

- A general and temporary condition of partial or complete inundation of 2 or more acres of normally dry land area or of 2 or more properties (at least 1 of which is the policyholder's property) from:
  - Overflow of inland or tidal waters; or
  - Unusual and rapid accumulation or runoff of surface waters from any source; or
  - Mudflow
- SOURCE: [floodsmart.gov/glossary](https://www.floodsmart.gov/glossary)

## OTHER SOURCES OF EXTERIOR WATER:

- Rain entering into your home due to winds removing portions of your home (like roof/blowing out windows) allowing access to the interior.
- Ice dams melting allowing water to enter into your home from roof/gutters
- “Sideways” rain entering through roof or windows

# Battling the Myths

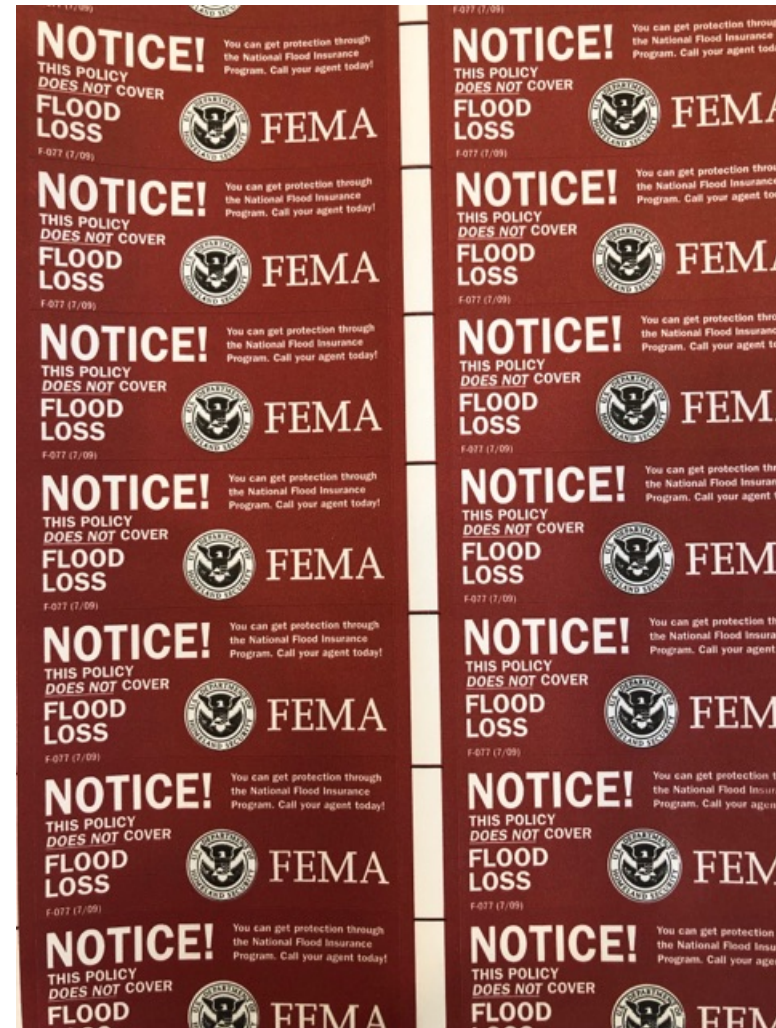
“My homeowner policy covers flood”

“My realtor/mortgage company/neighbor told me I don’t need flood insurance”

“It is just a waste of money—I am very high up”

“I am not near the ocean or the bay”

“Flood insurance doesn’t cover my entire home/my finished basement”



CALL YOUR AGENT TODAY!

CHECK OUT [FLOODSMART.GOV](https://www.floodsmart.gov)