



Are you prepared for the next “Big One” in California?

You never know when a flood will occur or how much damage it will cause. **Experts predict a devastating megaflood is coming to California, and it could be the most expensive natural disaster in history.** At Palomar, we make it easy to obtain flood insurance tailored to you and your property. That way, you’re always financially protected against floods.

Flood Facts You Need to Know

- Every California county has been declared a flood disaster area at least twice and will likely experience flooding again.
- More than \$580 billion worth of structures in California are vulnerable to floods.
- Climate change has doubled the risk of catastrophic flooding in California.

Why Flood Insurance Is Key

Your home is always at risk of a flood, even if you live outside of a flood zone. Meanwhile, it only takes an inch of water to cause thousands of dollars’ worth of property damage, and most homeowners insurance policies do not cover flood damage.

What You Get with Palomar Flood Insurance

Our flood insurance is an alternative to National Flood Insurance Program (NFIP) policies. We provide:

- No waiting period for zero delays
- Flexible payment plans
- Higher limits for maximum protection
- And much more

Palomar Flood Insurance Coverage & Limits

- Dwelling limit up to \$5 million
- Personal property limit up to \$1 million
- Loss of use limit up to \$50,000
- Fixed deductible as low as \$500

Sources: <https://plmr.com/residential-flood-insurance/>; <https://www.ppic.org/publication/floods-in-california/>; <https://newsroom.ucla.edu/releases/climate-change-makes-catastrophic-flood-twice-as-likely>; https://www.fema.gov/sites/default/files/2020-05/8.5x11_1_inch_flyer.pdf; <https://www.fema.gov/flood-insurance>; <https://www.iii.org/article/do-i-need-flood-insurance-for-my-home>; <https://quotewizard.com/home-insurance/average-cost-of-flood-insurance>; https://autoclubsouth.aaa.com/insurance/flood_facts.aspx

It’s easy to get started!
Contact your local agent for more information

PLMR.COM