

UNIVERSAL

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Universal North America®  
Insurance with Values

# Flood Insurance

Timely Relief from  
Floodwater Damage

Insurance  
with values.



## When it comes to floods, expect the unexpected.

Floods can strike in all 50 states, regardless of terrain or climate, and usually hit without warning. About 25 percent of all flood claims come from “minimal risk” areas. The threat often arises from heavy storms or hurricanes, but floods can also occur after

droughts or wildfires, when vegetation that would normally absorb excess water is no longer there. So, it’s important to be prepared no matter what.

**Universal North America’s® Flood protection is on solid ground.** Flood protection is offered in partnership with the National Flood Insurance Program (NFIP), which means our coverage is solidly backed by the federal government. Under NFIP guidelines, almost every home in participating communities is eligible for Flood insurance.

**Remember there is a 30-day waiting period before Flood coverage can begin.** So talk to your agent right away.



## Why choose Universal North America?

We believe that taking care of policyholders is the most important thing we do. Prompt response and timely claims payment are part of the Universal North America promise.

## Count on Universal North America.

Floods, earthquakes, fires and accidents are unpredictable. But we're not. Universal North America is experienced with a proven track record of being there for our customers during a catastrophe or life's minor mishaps. And that kind of experience is what has earned us high ratings from A.M. Best and Demotech. Whether you own or rent, we offer solutions for a variety of insurance needs, including\*:

**Homeowners • Flood • Condominium • Renters  
Dwelling Fire • Hurricane • Earthquake • Businessowners**

\*Not all products are available in each state.



Your Homeowners policy **DOES NOT** cover damage caused by flooding. Don't wait. Call us today to talk about adding Universal North America Flood protection. After all, Flood is a Universal language.

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*Insurance with Values*

**Customer Service** 866-458-4262

**Claims** 866-999-0898

**MyUniversal.com**

This flyer is not an insurance policy; it provides a general description of Universal North America's Flood protection. Actual coverage will be determined by the terms and conditions of the policy. Insurance products are issued and underwritten by Universal North America Insurance Company. Issuance of coverage is subject to underwriting review and approval. Products may not be available in all states.